

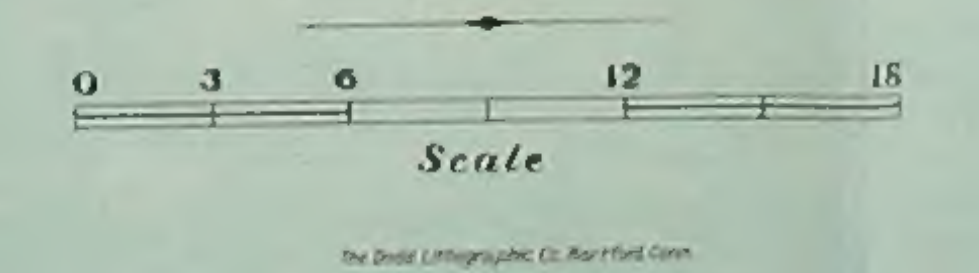
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OF THE  
**Railroads of Connecticut**  
TO ACCOMPANY THE REPORT OF THE  
**RAILROAD COMMISSIONERS.**

- NEW YORK, N.H. & H.F.D. R.R. SYSTEM
- CENTRAL NEW ENGLAND R.R.
- N.Y. & NEW ENGLAND R.R.
- NEW LONDON NORTHERN R.R.



















- NEW YORK, N.H. & H.F.D. R.R. SYSTEM.
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PUBLIC DOCUMENTS  
OF THE  
STATE OF CONNECTICUT  
VOL. I

1899

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Printed by Order of the General Assembly

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HARTFORD

1900

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State of Connecticut

PUBLIC DOCUMENT.

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REPORT  
OF THE  
TREASURER

TO

*His Excellency the Governor*

NOVEMBER 1, 1899

FOR THE

FISCAL YEAR ENDING SEPTEMBER 30, 1899

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HARTFORD, CONN.

PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.

1899.





# State of Connecticut.

## TREASURER'S REPORT.

STATE OF CONNECTICUT,

TREASURER'S OFFICE,

HARTFORD, Nov. 1, 1899.

To His Excellency,

GEORGE E. LOUNSBURY,

Governor:

SIR:—As required by law, I have the honor to submit herewith a report of the financial transactions of the State, as shown by the records of this department, for the fiscal year ending September 30, 1899.

### CIVIL LIST ACCOUNT.

Balance of cash on hand, October 1, 1898, . . .	\$463,891.14
Revenue receipts from all sources during the year,	2,749,273.20
	<hr/>
	\$3,213,164.34

### Specific receipts were as follows:

Interest of the School Fund—transferred, . . .	\$113,722.79
Woodbury Bank Balance “ . . .	118.60
Litchfield Bank “ “ . . .	145.30
Agricultural and Mechanical College Fund—transferred, . . . . .	20,829.47
Avails of Courts, . . . . .	31,418.44
Commissioners of Pharmacy, . . . . .	1,818.00
Commissioners of Shell-Fisheries, . . . . .	9,319.76
Comptroller (Statutes sold), . . . . .	150.00
Corporate Franchise Tax, . . . . .	4,700.00
Express Companies, Tax on, . . . . .	9,958.36
Fees from Executive Secretary, . . . . .	852.50
Fees from Secretary's Office, . . . . .	2,113.34
Greenwich Loan, Trust, and Deposit Co., Tax on, .	853.20
Inheritance Tax, . . . . .	115,195.30
Insurance Commissioner, Receipts of, . . . . .	77,946.98
Interest Account, . . . . .	34,566.53
Investments, Tax on, . . . . .	92,425.12

Itinerant Vender's License Fee, . . . . .	\$75.00
Meriden Trust and Safe Deposit Co., Tax on, . . . . .	275.00
Military Commutation Tax, . . . . .	150,598.84
Miscellaneous Receipts, . . . . .	17,544.88
Mutual Fire Insurance Companies, Tax on, . . . . .	11,036.38
Mutual Life Insurance Companies, Tax on, . . . . .	283,817.12
National Aid to State Homes, D. V. S., . . . . .	42,480.00
Non-Resident Stock Tax, . . . . .	167,537.27
Railroads (steam), Tax on, . . . . .	965,502.92
Railroads (street), Tax on, . . . . .	138,502.78
Rolling Stock Companies, Tax on, . . . . .	159.20
Salaries of Bank Commissioners, . . . . .	6,515.05
Salaries of Railroad Commissioners, . . . . .	11,623.68
Salary of Building and Loan Commissioner, . . . . .	1,680.61
Savings Banks, Tax on, . . . . .	392,782.98
State Librarian (Atlases sold), . . . . .	100.00
Telegraph and Telephone Companies, Tax on, . . . . .	14,026.65
Charter Fees, . . . . .	28,846.00
Joint Stock Capital Tax, . . . . .	35.15
	<hr/>
	\$2,749,273.20

Payments were as follows:

Civil List Orders, . . . . .	\$2,422,104.72
Interest on State bonds, . . . . .	104,700.00
Interest on Agricultural College Fund in treasury, . . . . .	115.75
Interest on Principal of School Fund in treasury, . . . . .	1,081.74
Interest on Interest of School Fund in treasury, . . . . .	1,861.77
Interest on Town Deposit Fund, . . . . .	274.54
Interest on James Root Prison Fund, . . . . .	141.81
	<hr/>
Total, . . . . .	\$2,530,280.33
Balance in treasury to the credit of civil list, October 1, 1899, . . . . .	682,884.01
	<hr/>
	\$3,213,164.34

GENERAL AND SPECIAL ACCOUNTS.

Balance to credit of all accounts, October 1, 1898, . . . . .	\$680,749.94
Receipts from all sources for fiscal year ending September 30, 1899, . . . . .	3,199,263.11
	<hr/>
Total, . . . . .	\$3,880,013.05
Deduct payments for all purposes, . . . . .	2,991,248.39
	<hr/>
Balance to the credit of all accounts October 1, 1899, . . . . .	\$888,764.66

## STATE DEBT.

The funded debt of the State, September 30, 1899,	
was, . . . . .	\$3,240,100.00
Less cash in the treasury to credit of civil list	
funds, . . . . .	682,884.01
Total State debt, less civil list funds, . . . .	<hr/> \$2,557,215.99

## SUNDRY MATTERS.

## BOARD OF EQUALIZATION.

Although no state tax has been laid or seems probable, yet the Board of Equalization, at its sessions this year, has added fifty-six million eight hundred and fifty-five thousand dollars to the grand lists of the various towns. This amount exceeds last year's additions by five hundred and eighty thousand dollars, and will help equalize taxes for county purposes.

## THE INHERITANCE TAX.

This tax is smaller this year than it was a year ago, but, probably, this is only a temporary decrease and not likely to become an annual recurrence.

## TAX ON NON-RESIDENT STOCK.

The suit brought by my predecessor against the Travelers Insurance Company for tax on stock owned by non-resident stockholders, was decided in favor of the state, and the tax has been paid with interest. The same company last fall refused to pay the tax due in October, 1898, and the matter is in the courts.

Nearly all sources of revenue show increased receipts, and the exceptions are more conspicuous because so few.

The military commutation tax is less than last year, but new legislation gives the Adjutant-General a remedy, and this seems to be a tax that is liable to increase with the growth of population in the state.

Respectfully submitted,

CHARLES S. MERSICK,

*Treasurer.*



## STATE OF CONNECTICUT.

## STATEMENT OF THE FUNDED DEBT, SEPTEMBER 30, 1899.

## NOT SUBJECT TO TAXATION.

AUTHORIZING ACTS.	Principal Payable in Hartford.	Interest Payable Semi-Annually.	Amount Issued.	Amount Outstanding.
July 14 and 21, 1865,.....	October 1, 1885,.....	Interest ceased Oct. 1, 1885,.....	\$2,000,000	\$100
March 19, 1882,.....	January 1, 1903,.....	January and July, 3½ per cent.,...	500,000	500,000
April 4, 1883,.....	January 1, 1903,.....	January and July, 3½ per cent.,...	1,000,000	1,000,000
March 10, April 22 and 23, 1885,.....	October 1, 1910,.....	April and October, 3 per cent.,...	1,740,000	1,740,000
Total,.....	.....	.....	.....	\$3,240,100

## GENERAL REVENUE.

## HARTFORD COUNTY.

## MILITARY COMMUTATION TAX.

TOWNS.	Persons.	Tax.
HARTFORD,.....	7,696	\$13,852.80
Avon,.....	119	214.20
Berlin,.....	319	574.20
Bloomfield,.....	136	244.80
Bristol,.....	764	1,375.20
Burlington,.....	113	203.40
Canton,.....	273	491.40
East Granby,.....	68	122.40
East Hartford,.....	357	644.00
East Windsor,.....	255	459.00
Enfield,.....	609	1,097.00
Farmington,.....	321	596.00
Glastonbury,.....	345	621.00
Granby,.....	175	315.00
Hartland,.....	55	100.00
Manchester,.....	798	1,436.40
Marlborough,.....	28	50.40
New Britain,.....	2,520	4,536.00
Newington,.....	74	133.20
Plainville,.....	217	391.00
Rocky Hill,.....	125	225.00
Simsbury,.....	231	415.80
Southington,.....	537	966.60
South Windsor,.....	207	372.60
Suffield,.....	290	522.00
West Hartford,.....	111	204.00
Wethersfield,.....	128	230.40
Windsor,.....	460	828.00
Windsor Locks,.....	390	702.00
Total,.....	17,921	\$31,923.80

## GENERAL REVENUE—CONTINUED.

## NEW HAVEN AND NEW LONDON COUNTIES.

## MILITARY COMMUTATION TAX.

TOWNS.	Persons.	Tax.
NEW HAVEN,.....	12,030	\$21,654.00
Ansonia,.....	1,342	2,415.60
Beacon Falls,.....	39	70.20
Bethany,.....	65	117.00
Branford,.....	489	880.20
Cheshire,.....	171	310.00
Derby,.....	523	941.40
East Haven,.....	104	188.00
Guilford,.....	174	313.20
Hamden,.....	377	680.00
Madison,.....	136	244.80
Meriden,.....	3,020	5,436.00
Middlebury,.....	71	134.90
Milford,.....	339	610.20
Naugatuck,.....	1,127	2,030.00
North Branford,.....	80	152.00
North Haven,.....	208	378.00
Orange,.....	626	1,126.80
Oxford,.....	93	167.40
Prospect,.....	35	63.00
Seymour,.....	246	442.80
Southbury,.....	124	224.00
Wallingford,.....	917	1,650.60
Waterbury,.....	3,872	6,969.60
Wolcott,.....	57	102.60
Woodbridge,.....	97	175.00
Total,.....	26,362	\$47,477.30
NEW LONDON,.....	1,321	\$2,378.00
Norwich,.....	1,918	3,453.00
Bozrah,.....	93	167.40
Colchester,.....	204	367.20
East Lyme,.....	135	243.00
Franklin,.....	63	113.40
Griswold,.....	389	700.20
Groton,.....	421	757.80
Lebanon,.....	158	286.00
Ledyard,.....	136	244.80
Lisbon,.....	50	90.00
Lyme,.....	96	172.80
Montville,.....	313	563.40
North Stonington,.....	113	204.00
Old Lyme,.....	104	187.20
Preston,.....	276	496.80
Salem,.....	51	96.00
Sprague,.....	79	146.00
Stonington,.....	671	1,207.80
Voluntown,.....	83	149.40
Waterford,.....	227	408.60
Total,.....	6,901	\$12,432.80

## GENERAL REVENUE — CONTINUED.

## FAIRFIELD AND WINDHAM COUNTIES.

## MILITARY COMMUTATION TAX.

TOWNS.	Persons.	Tax.
Bridgeport, .....	7,503	\$13,505.40
Bethel, .....	378	682.00
Brookfield, .....	87	158.00
Darien, .....	244	439.20
Danbury, .....	1,343	2,417.40
Easton, .....	95	171.00
Fairfield, .....	250	450.00
Greenwich, .....	1,072	1,929.60
Huntington, .....	505	909.00
Monroe, .....	84	151.20
New Canaan, .....	236	424.80
New Fairfield, .....	55	99.00
Newtown, .....	290	522.00
Norwalk, .....	2,037	3,666.60
Reading, .....	145	261.00
Ridgefield, .....	190	342.00
Sherman, .....	53	96.00
Stamford, .....	1,413	2,797.74
Stratford, .....	266	478.80
Trumbull, .....	158	284.40
Weston, .....	90	162.00
Westport, .....	299	538.20
Wilton, .....	151	271.80
Total, .....	16,944	\$30,757.14
BROOKLYN, .....	149	\$268.20
Ashford, .....	98	176.40
Canterbury, .....	101	181.80
Chaplin, .....	55	100.00
Eastford, .....	54	98.00
Hampton, .....	75	138.00
Killingly, .....	607	1,092.60
Plainfield, .....	374	673.20
Pomfret, .....	168	302.40
Putnam, .....	440	792.00
Scotland, .....	48	88.00
Sterling, .....	143	257.40
Thompson, .....	337	616.00
Windham, .....	722	1,299.60
Woodstock, .....	200	360.00
Total, .....	3,571	\$6,443.60

## GENERAL REVENUE — CONTINUED.

## LITCHFIELD AND MIDDLESEX COUNTIES.

## MILITARY COMMUTATION TAX.

TOWNS.	Persons.	Tax.
LITCHFIELD, .....	355	\$639.00
Barkhamsted, .....	113	203.40
Bethlehem, .....	38	70.00
Bridgewater, .....	58	104.40
Canaan, .....	87	156.60
Colebrook, .....	65	117.00
Cornwall, .....	115	208.00
Goshen, .....	100	180.00
Harwinton, .....	115	207.00
Kent, .....	112	201.60
Morris, .....	60	108.00
New Hartford, .....	242	435.60
New Milford, .....	363	653.40
North Canaan, .....	245	441.00
Norfolk, .....	203	374.00
Plymouth, .....	306	551.00
Roxbury, .....	69	124.20
Salisbury, .....	303	556.00
Sharon, .....	173	311.40
Thomaston, .....	290	522.00
Torrington, .....	1,157	2,082.60
Warren, .....	43	77.40
Washington, .....	203	366.00
Watertown, .....	228	410.40
Winchester, .....	917	1,651.00
Woodbury, .....	174	313.20
Total, .....	6,134	\$11,064.20
MIDDLETOWN, .....	995	\$1,791.00
Haddam, .....	204	367.20
Chatham, .....	257	462.60
Chester, .....	147	266.00
Clinton, .....	124	234.00
Cromwell, .....	263	473.40
Durham, .....	109	197.80
East Haddam, .....	290	522.00
Essex, .....	216	410.00
Killingworth, .....	53	96.00
Middlefield, .....	88	158.40
Old Saybrook, .....	144	260.00
Portland, .....	233	419.40
Saybrook, .....	153	275.40
Westbrook, .....	88	160.00
Total, .....	3,364	\$6,093.20



## GENERAL REVENUE — CONTINUED.

## TOLLAND COUNTY.

## MILITARY COMMUTATION TAX.

TOWNS.	Persons.	Tax.
TOLLAND,.....	92	\$165.60
Andover, .....	35	63.00
Bolton, .....	47	84.60
Columbia,.....	68	122.40
Coventry,.....	208	374.40
Ellington,.....	144	259.20
Hebron, .....	85	153.00
Mansfield, .....	178	322.00
Somers,.....	170	306.00
Stafford, .....	422	760.00
Union,.....	51	92.00
Vernon, .....	857	1,542.60
Willington, .....	90	162.00
Total, .....	2,447	\$4,406.80

## RECAPITULATION.

COUNTIES.	Number of Persons.	Amount of Tax Received.
Hartford,.....	17,921	\$31,923.80
New Haven, .....	26,362	47,477.30
New London, .....	6,901	12,432.80
Fairfield, .....	16,944	30,757.14
Windham, .....	3,571	6,443.60
Litchfield,.....	6,134	11,064.20
Middlesex, .....	3,364	6,093.20
Tolland,.....	2,447	4,406.80
Total, .....	83,644	\$150,598.84

## TAX ON MUTUAL FIRE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Assets.	Amount Taxed.	Tax $\frac{1}{4}$ of 1 per cent.
Conn. Steam Boiler Inspection & Insurance Co.,...	Waterbury,.	\$17,161.96	\$4,011.96	\$30.09
Dan. Mu. Fire Ins. Co.,...	Danbury,...	31,227.03	31,227.03	234.20
Farmers' Mu. Fire Ins. Co.,	Suffield,...	15,234.68	16.68	.13
Farmington Valley Mutual Fire Insurance Co.,...	Farmington,	12,326.10	4,541.10	34.06
Greenwich M. Fire Ins. Co.,	Greenwich, .	14,339.55	6,349.00	47.62
Hartf'd Co. " "	Hartford,...	655,000.00	522,900.00	3,921.75
Harwinton " "	Harwinton, .	12,616.70	282.10	2.12
Litchfield " "	Litchfield,...	110,333.15	110,333.15	827.49
Madison " "	Madison, . .	42,980.40	5,991.00	44.93
Middlesex Mu. Assur. Co.,	Middletown,	819,245.83	488,889.01	3,666.67
Mu. Assur. Co. of the City of Norwich,.....	Norwich,...	13,908.11	13,223.43	99.18
New London Co. Mutual Fire Insurance Co.,...	Norwich,...	141,368.80	141,168.80	1,058.76
Patrons M. Fire Ins. Co.,..	Hartford,...	1,765.78	1,735.78	13.02
Rockville " "	Rockville, ..	23,640.65	9,657.00	72.42
State " "	Hartford,...	109,936.06	32,626.02	244.70
Tolland Co. " "	Tolland,...	257,500.42	53,205.70	399.04
Windham Co. Fire Ins. Co.,	Brooklyn,...	316,364.77	45,359.07	340.20
Total,.....				\$11,036.38

## TAX ON MUTUAL LIFE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Assets.	Amount Taxed.	Tax of $\frac{1}{4}$ of 1 per cent.
Ætna Life Ins. Co.,...	Hartford.	\$50,252,329.53	\$40,514,136.87	\$101,285.34
Conn. Gen. Life Ins. Co.,.....	"	3,117,395.72	923,311.24	2,308.28
Conn. Mutual Life Ins. Co.,.....	"	62,873,023.17	61,249,912.85	153,124.78
Phoenix Mutual Life Ins. Co.,.....	"	11,335,467.23	10,839,488.23	27,098.72
Total,.....				\$283,817.12

## TAX ON SAVINGS BANKS.

NAME OF BANK.	Deposits Taxed.	Tax.
Berlin Savings Bank, Kensington,....	\$179,754.26	\$449.39
Branford " .....	39,128.71	97.82
Bridgeport " .....	4,479,583.01	11,198.95
Bristol " .....	1,846,523.62	4,616.31
Brooklyn " .....	870,874.51	2,177.18
Burritt " New Britain, . .	275,539.74	688.84
Canaan " .....	71,537.60	178.84
Chelsea " Norwich, .....	5,878,985.46	14,697.46
Chester " .....	191,959.76	479.90
Citizens " Stamford, .....	2,208,967.82	5,522.42
City " Bridgeport, ....	3,904,271.12	9,760.68
City " Meriden, .....	1,740,676.40	4,351.69
Colchester " .....	96,570.80	241.42
Collinsville Savings Society, . . . . .	637,937.79	1,594.84
Conn. Savings Bank, New Haven, ....	6,640,572.97	16,601.43
Deep River " .....	1,285,477.45	3,213.69
Derby " Birmingham, ...	2,632,706.44	6,581.76
Dime " Cromwell, .....	88,915.14	222.29
Dime " Hartford, .....	1,022,673.90	2,556.68
Dime " Norwich, .....	2,060,520.67	5,151.30
Dime " Wallingford, ...	469,299.60	1,173.25
Dime " Waterbury, .....	3,171,951.44	7,929.88
Essex " .....	569,027.48	1,422.56
Fairfield Co. " Norwalk, .....	761,491.93	1,903.73
Falls Village " .....	507,128.43	1,267.82
Far. & Mech. " Middletown, ...	2,234,965.16	5,587.41
Farmington " .....	3,497,637.98	8,744.10
Freestone " Portland, .....	338,075.73	845.18
Greenwich " .....	156,575.41	391.44
Groton " Mystic, . . . . .	730,335.37	1,825.84
Guilford " .....	150,995.75	377.49
Jewett City " .....	747,582.79	1,868.96
Litchfield Savings Society, .....	1,093,715.48	2,734.29
Mariners Sav. Bank, New London, ...	2,200,210.16	5,500.50
Mechanics " Hartford, .....	4,108,120.58	10,270.80
Mechanics " Winsted, .....	1,094,910.22	2,737.28
Mech. & Far. " Bridgeport, . . .	1,850,725.16	4,626.82
Meriden " .....	3,007,569.28	7,518.92
Middletown " .....	6,630,198.00	16,575.49
Milford " .....	230,335.25	575.84
Moodus " .....	277,258.67	693.14
National " New Haven, ....	2,008,812.53	5,022.04
Naugatuck " .....	853,708.45	2,134.27
Amounts forward, .....	\$72,843,808.02	\$182,109.44



## TAX ON SAVINGS BANKS — CONTINUED.

NAME OF BANK.	Deposits Taxed.	Tax.
Amounts forward,.....	\$72,843,808.02	\$182,109.44
New Canaan Savings Bank,.....	19,264.07	48.16
New Haven ".....	9,505,443.64	23,763.60
New Milford ".....	1,101,983.89	2,754.96
Newtown ".....	515,957.32	1,289.89
Norfolk ".....	98,998.05	247.50
Norwalk Savings Society,.....	2,427,118.62	6,067.80
Norwich Savings Bank,.....	12,185,383.56	30,463.46
People's " Bridgeport,.....	3,103,972.48	7,759.93
People's " Pawtucket,.....	73,543.43	183.85
People's " Rockville,.....	442,468.00	1,106.17
Putnam ".....	1,825,096.29	4,562.74
Ridgefield ".....	275,321.30	688.30
Salisbury Saving Society, Lakeville,..	575,535.24	1,438.84
Savings Bank of Ansonia,.....	1,275,150.31	3,187.88
Savings Bank of Danbury,.....	2,925,199.55	7,313.00
Savings Bank of New Britain,.....	3,031,839.05	7,579.60
Savings Bank of New London,.....	5,251,091.06	13,127.73
Savings Bank of Rockville,.....	1,595,538.95	3,988.84
Savings Bank of Stafford Springs,....	321,274.08	803.19
Savings Bank of Tolland,.....	132,272.83	330.68
Shelton Savings Bank,.....	48,459.49	121.14
Society for Savings, Hartford,.....	17,672,967.26	44,182.44
Southington Savings Bank,.....	1,052,125.50	2,630.32
South Norwalk Savings Bank,.....	873,215.03	2,183.04
Southport ".....	666,094.90	1,665.24
Stafford " Stafford Springs,.....	486,607.82	1,216.52
Stamford ".....	2,926,879.00	7,317.19
State " Hartford,.....	3,756,495.66	9,391.24
Stonington ".....	474,052.96	1,185.13
Suffield ".....	135,635.45	339.08
Thomaston ".....	456,825.44	1,142.06
Thompson " Putnam,.....	384,302.42	961.00
Torrington ".....	930,788.47	2,327.00
Union " Danbury,.....	1,202,320.68	3,005.80
Waterbury ".....	3,805,230.54	9,513.07
Watertown ".....	85,632.70	214.08
Westport ".....	54,384.00	135.96
West Side " Waterbury,.....	124,373.61	310.93
Willimantic Savings Institution,.....	421,402.93	1,053.50
Windham Co. Sav. Bank, Danielson,..	425,660.99	1,064.15
Windsor Locks Savings Bank,.....	82,560.61	206.40
Winsted Savings Bank,.....	1,422,542.32	3,556.36
Woodbury ".....	98,308.45	245.77
Totals,.....	\$157,113,125.97	\$292,782.98

## TAX ON RAILROADS, STEAM.

NAME OF RAILROAD.	Location of Office.	Amount of Tax.
B. & N. Y. Air Line R. R. Co., .....	New Haven, ...	\$15,722 04
Colchester Railway Co., .....	New Haven,....	250.00
Danbury & Norwalk R. R. Co., .....	New Haven,....	7,967.84
Hartford & Conn. Western R. R. Co., ....	Hartford, .....	7,908.84
Middletown, Meriden & Waterbury R. R. Co.,	New Haven,....	18.96
Naugatuck R. R. Co., .....	New Haven,....	23,642 68
New England R. R. Co., .....	Boston, .....	80,533.49
New Haven & Derby R. R. Co., .....	New Haven,....	13,238.96
New Haven & Northampton Co., .....	New Haven,....	14,356.32
New London Northern R. R. Co., .....	New London, ..	17,365.82
N. Y., New Haven & Hartford R. R. Co.,	New Haven,....	742,568.95
Norwich & Worcester R. R. Co., .....	Boston, .....	41,014.77
Rockville R. R. Co., .....	Rockville, .....	575.88
South Manchester R. R. Co., .....	So. Manchester,.	338.37
Total, .....	.....	\$965,502.92

## TAX ON RAILROADS, STREET.

NAME OF RAILROAD.	Location of Office.	Amount of Tax.
Bridgeport Traction Co.,.....	Bridgeport, ....	\$18,540.63
Bristol & Plainville Tramway Co.,.....	Bristol, .....	1,105.00
Central Railway & Electric Co.,.....	New Britain,...	5,306.92
Danbury & Bethel Street Ry. Co., .....	Danbury, .....	3,039.10
Derby Street Railway Co.,.....	Derby, .....	2,104.14
E. Hartford & Glastonbury Horse R.R. Co.,	Hartford, .....	2,000.00
Enfield & Longmeadow Elec. Railway Co.,	Thompsonville, ..	946.76
Fair Haven & Westville R. R. Co.,.....	New Haven,...	14,218.88
Hartford Street Railway Co.,.....	Hartford, .....	27,950.59
Hartford, Man. & Rockville Tram. Co.,...	So. Manchester, ..	2,408.63
Meriden Electric R. R. Co., .....	Meriden, .....	5,569.87
Middletown Street Railway Co.,.....	Middletown,...	1,539.50
New Haven & Centerville St. Railway Co.,	New Haven,...	2,830.00
New Haven Street Railway Co.,.....	New Haven,...	11,300.77
New London Street Railway Co.,.....	Boston, .....	3,044.80
Norwalk Street Railway Co.,.....	Norwalk, .....	2,255.00
Norwalk Tramway Co.,.....	South Norwalk, ..	3,697.25
Norwich Street Railway Co.,.....	Boston, .....	3,937.50
Newington Tramway Co., .....	Hartford, .....	.08
Stamford Street R. R. Co.,.....	New Haven,...	1,662.20
Shelton Street Railway Co.,.....	Derby, .....	175.37
Torrington & Winchester St. Railway Co.,	Winsted, .....	2,165.09
Waterbury Traction Co.,.....	Waterbury, ....	6,104.72
Westport & Saugatuck St. Railway Co.,..	Westport, .....	509.65
West Shore Railway Co., .....	West Haven, ...	940.00
Winchester Ave. R. R. Co.,.....	West Haven, ...	13,863.41
New Haven & E. Hav. River Railway Co.,	New Haven,...	353.58
Milford Street Railway Co.,.....	Milford, .....	65.00
S. Man. Light, Power & Tramway Co.,...	Manchester, ....	100.00
Manufacturers' R. R. Co.,.....	New Haven,...	340.00
		\$138,074.44
Southington & Plantsville Tramway Co.,	Southington, 1896,	166.22
Southington & Plantsville Tramway Co.,	Southington, 1897,	62.02
Manufacturers' R. R. Co.,.....	New Haven, 1897,	200.00
Total,.....		\$138,502.78

## INHERITANCE TAX.

NAME OF ESTATE.	Location.	Tax.
William A. Hall,.....	New London,.....	\$188.65
Albert Turney,.....	Fairfield,.....	248.68
Elizabeth A. Bushnell,.....	Westbrook,.....	133.36
Edwin M. Munger,.....	New Haven,.....	106.95
Ransom Baldwin,.....	Meriden,.....	245.64
Samuel R. Canfield,.....	Seymour,.....	100.45
Mary A. Thompson,.....	Hartford,.....	15.26
John M. Wardwell,.....	Plymouth,.....	354.60
Hugh McClean,.....	Stamford,.....	26.11
James J. Preston,.....	Winchester,.....	14.97
Harriett E. Merrian,.....	Meriden,.....	13.43
Emerson A. Phelps,.....	Avon,.....	1,428.87
Samuel Healy,.....	Canton,.....	410.55
Jane A. Cook,.....	Wallingford,.....	86.25
Timothy Keeney,.....	Manchester,.....	195.21
John Sutliff,.....	Meriden,.....	1,050.42
Jennette E. Kirtland,.....	Clinton,.....	156.91
Samuel G. W. Rankin,.....	Glastonbury,.....	87.96
Mary J. Hills,.....	New Haven,.....	4.34
Avery Hall,.....	Meriden,.....	27.25
Martha E. Parkinson,.....	New Haven,.....	121.44
Henry G. Colt,.....	Winchester,.....	716.20
Martha A. Orcutt,.....	Stafford,.....	168.56
Lewis R. Hurlbutt,.....	Stamford,.....	49.98
Richard N. Roberts,.....	Vernon,.....	63.59
Anton Bantley,.....	East Hartford,.....	24.16
Mary E. Meeker,.....	Fairfield,.....	40.36
Henry Glover,.....	Norwalk,.....	37.29
Mary W. Gifford,.....	Norwich,.....	792.71
Leonard A. Bradley,.....	New Haven,.....	991.12
Henry G. Colt,.....	Winchester,.....	3.74
Stephen L. Usher,.....	New Haven,.....	57.16
Hezekiah H. Corbin,.....	New Britain,.....	158.46
Hiram Dewing,.....	Stamford,.....	1,395.99
William T. Lyon,.....	New Haven,.....	1,993.24
Sarah Adams,.....	Hartford,.....	99.87
Jenison J. Whiting,.....	Winchester,.....	228.22
Henry Gaylord,.....	Cheshire,.....	185.44
Almond F. Nason,.....	Hartford,.....	15.25
Elizabeth Wadhams,.....	Goshen,.....	473.40
Charles A. Fredericks,.....	Bridgeport,.....	36.55
Amount forward,.....		\$12,548.59



## INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$12,548.59
William Kinne,.....	Plainfield,.....	422.30
George E. Meigs,....	Guilford,.....	176.31
William B. Branford,.....	Montville,.....	160.12
Lewis D. Brown,.....	New Haven,.....	46.35
Barnard T. Williams,....	Glastonbury,.....	454.59
Grace A. Peck,.....	Woodbury,.....	10.30
William B. Haight,....	Stamford,.....	354.20
Edward Johnson,.....	Bozrah,.....	83.83
Margaret G. Leech,....	Darien,.....	51.74
William C. Field,.....	Greenwich,.....	72.25
Caroline D. G. Perry,....	Pomfret,.....	237.25
Chester E. Dorman,.....	Stratford,.....	15.00
Ann E. Smith,.....	Meriden,.....	28.43
Samuel Greene,.....	New London,.....	223.12
Charles H. Hall,.....	Bridgeport,.....	46.92
John B. Ward,.....	New Haven,.....	9.06
Charles Allen,.....	Westport,.....	69.19
Reuben N. Augur,.....	Wallingford,.....	63.74
Joshua Perkins,.....	Killingly,.....	32.31
John M. Burr,.....	Torrington,.....	256.96
Benjamin Platt,.....	Thomaston,.....	131.36
Albert C. Green,.....	Plainfield,.....	9.96
Henry W. Peck,.....	Woodbury,.....	103.56
John W. Adams,.....	Hartford,.....	113.35
Lorren Ward,....	Naugatuck,.....	261.56
William W. Wilcox,.....	Torrington,.....	9.29
Benjamin A. Brown,....	Hartford,.....	146.22
Enoch P. Clark,.....	New Haven,.....	114.43
Mary A. Hancox,....	Stonington,.....	151.67
Samuel S. Clark,.....	Meriden,.....	62.26
Gad Norton,.....	Bristol,.....	117.26
Laura Williams,.....	Manchester,.....	596.22
Benjamin Lewis,.....	Bridgeport,.....	82.41
Horace Leonard,.....	Middletown,.....	21.11
Henry M. Lyon,.....	Bridgeport,.....	167.94
James L. Ensign,.....	New Haven,.....	1.40
Elizabeth O. Connor,....	Milford,.....	24.09
Orren Morse,.....	Putnam,.....	57.27
Henry Lincoln,.....	Scotland,.....	38.91
James E. Haden,.....	Windham,.....	701.42
Amount forward,.....		\$18,274.25

## INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$18,274.25
Almira Hutchinson,.....	Norwalk,.....	61.98
Charles Mead,.....	Greenwich,.....	43.82
Sarah A. Hawley,.....	Monroe,.....	57.61
Gilbert W. Phillips,.....	Putnam,.....	293.37
Susan H. Richards,.....	Norwich,.....	81.75
Martha W. Brown,.....	Hartford,.....	14.03
Harriett E. Pelton,.....	East Windsor,.....	11.08
Ruth L. Miller,.....	New Haven,.....	28.40
Arthur B. Carpenter,.....	Windham,.....	125.43
Isaac N. Pierce,.....	Bristol,.....	70.28
Alfred F. Humphrey,.....	Canton,.....	46.52
Minnie O. Beach,.....	Milford,.....	30.92
Agnes Hoppin,.....	Pomfret,.....	258.86
John C. Parsons,.....	Hartford,.....	1,224.01
Nancy Hoyt,.....	Stamford,.....	22.03
William Sumner,.....	Tolland,.....	491.19
Eliza J. Starer,.....	Middletown,.....	119.51
Phelps Fuller,.....	Simsbury,.....	66.75
David N. Lane,.....	Huntington,.....	937.62
Elbridge F. Barns,.....	New Haven,.....	71.42
Lucretia A. Smith,.....	New Haven,.....	151.41
Amelia A. Leonard,.....	New Haven,.....	1,032.00
Julia H. Ingersoll,.....	New Haven,.....	104.53
Lucy M. Smith,.....	Huntington,.....	42.88
David Hill,.....	Norwalk,.....	113.33
Sidney Drake,.....	Hartford,.....	2,878.30
Elizabeth S. Hotchkiss,.....	New Haven,.....	17.60
Thomas G. Mather,.....	Middletown,.....	195.50
Eliza A. Allen,.....	New Haven,.....	55.52
Calvin G. Rawson,.....	Norwich,.....	1,452.32
Alfred B. Bean,.....	New Haven,.....	114.12
Rachael Hubbard,.....	Stamford,.....	158.45
Elizur P. Atwater,.....	Cheshire,.....	53.03
James M. Mooney,.....	Hartford,.....	10.47
Alice B. Barnes,.....	Southington,.....	23.81
Humphrey H. Wilson,.....	Harwinton,.....	32.32
Julius Strong,.....	Woodbury,.....	22.33
Charles H. Potter,.....	Norwich,.....	59.25
William H. Raidart,.....	Winchester,.....	8.95
Susan M. Ray,.....	Norwich,.....	29.00
Amount forward,.....		\$28,885.95

## INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$28,885.95
Augustus Holman,.....	Winchester,.....	248.14
Lewis Riggs,.....	Waterbury,.....	59.12
Ralph E. Canfield,.....	New Milford,.....	18.53
Eliza H. Purple,.....	East Haddam,.....	357.21
Lucius C. Swan,.....	Norwich,.....	194.95
Alice S. H. Davis,.....	New Haven,.....	1,004.73
Louis D. Griggs,.....	Waterbury,.....	1,279.60
Heity D. Gookin,.....	Fairfield,.....	1,637.25
Frank E. Belcher,.....	Manchester,.....	14.75
Celia E. Dudley,.....	Bridgeport,.....	62.32
Francis Jones,.....	East Windsor,.....	91.86
Levi Doolittle,.....	Cheshire,.....	15.90
Horace T. Smith,.....	Meriden,.....	45.60
Frank Finch,.....	Norwalk,.....	424.81
Jane C. Hall,.....	Guilford,.....	682.23
George B. Sterling,.....	Bridgeport,.....	135.44
Benjamin T. Greene,.....	Norwich,.....	634.40
William P. Greene,.....	Norwich,.....	283.23
Charles Spencer,.....	Naugatuck,.....	18.07
Nathan E. Morse,.....	Woodstock,.....	58.62
Robert Hermann,.....	Bridgeport,.....	6.77
Lyman W. Case,.....	Winchester,.....	109.51
John Unwin,.....	Bristol,.....	13.65
Thomas Lynch,.....	New Haven,.....	72.85
Stephen L. Radford,.....	Greenwich,.....	53.58
Emma A. Rowland,.....	Groton,.....	426.12
Augustus Spellman,.....	Stafford,.....	362.98
Melisia E. Peck,.....	Middletown,.....	75.35
Nathan E. Morse,.....	Woodstock,.....	1.53
Julius Strong,.....	Woodbury,.....	111.66
Julia W. Cleveland,.....	Plainfield,.....	7.43
Sarah Avery,.....	Norwich,.....	2,542.04
Mariett Brockett,.....	Bristol,.....	24.63
Ephraim K. Taft,.....	Stafford,.....	6.52
Ann M. Hall,.....	Middletown,.....	179.27
Caleb B. Bowers,.....	New Haven,.....	564.53
Lucy L. Camp,.....	Woodbury,.....	464.40
Mary T. Hyde,.....	Ellington,.....	187.07
Elliot W. Brainard,.....	Hartford,.....	4.01
Augustus M. Perkins,.....	Winchester,.....	40.58
Amount forward,.....		\$41,407.19

## INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$41,407.1
Betsey A. Hall.....	Norwalk.....	14.92
Philip Rielly.....	New Haven.....	15.74
Clarinda Phils.....	Hartford.....	62.20
Edward C. Williams.....	Essex.....	331.45
Ephraim W. Clark.....	Lebanon.....	1.68
John Dwyer.....	Hartford.....	222.06
Elizabeth Bradley Townsend.....	New Haven.....	286.19
Thomas W. Conklin.....	Naugatuck.....	102.33
Daniel H. Abbe.....	Enfield.....	52.86
James Olmsted.....	Middletown.....	28.85
Solomon A. Frink.....	Norwich.....	13.54
Enoch F. Chapman.....	Norwich.....	532.48
Emiley Elmer.....	Hartford.....	48.56
Juliet W. Camp.....	Middletown.....	18.76
Frederick Nuhn.....	Waterbury.....	158.74
Willis Hemingway.....	New Haven.....	113.34
Jane E. Winchester.....	New Haven.....	10,401.15
Frederick M. Foster.....	Thomaston.....	129.50
Warren B. Nichols.....	Bridgeport.....	18.45
Bradley Nichols.....	Bridgeport.....	1,215.72
Charles S. Goodwin.....	Hartford.....	511.11
Levi Butler.....	Hartford.....	10.44
Oliver P. Avery.....	Norwich.....	91.38
William W. Eaton.....	Hartford.....	5.22
Edward Wright.....	Clinton.....	630.87
Arthur C. Pomeroy.....	Somers.....	14.36
Michael M. Eagan.....	New Haven.....	42.07
Ida M. Woodward.....	Sharon.....	47.62
Birdsey Grant Northrop.....	Clinton.....	122.00
Susan C. Benedict.....	Sharon.....	6.84
Frederick S. Blackman.....	Danbury.....	30.98
Emma J. Fuller.....	Suffield.....	8.00
John McEvoy.....	Waterbury.....	40.75
Homes O. Morse.....	Litchfield.....	204.75
Edward W. Wells.....	Hartford.....	5,977.34
Charry Ann Hubbell.....	Huntington.....	24.05
Eunice A. Hopkins.....	Bridgeport.....	31.54
William E. Marsh.....	Sharon.....	187.79
Charles J. Bush.....	Brooklyn.....	16.12
Samuel Frisbie.....	Farmington.....	635.78
Amount forward.....		\$63,814.72



## INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$63,814.72
John Connor,.....	Hartford,.....	74.40
Daniel A. Haggerty,.....	Manchester,.....	81.96
Thomas W. Potter,.....	New London,.....	203.12
Benjamin S. Lee,.....	Ridgefield,.....	255.25
Philander Hull,.....	Clinton,.....	11.98
Horace Spencer,.....	Suffield,.....	334.16
Hannah S. Norman,.....	Ledyard,.....	219.84
Nathan A. Baldwin,.....	Milford,.....	456.66
Eliza A. Sherman,.....	Fairfield,.....	77.19
James Curran,.....	Wallingford,.....	20.04
Caty A. Smith,.....	New Haven,.....	11.61
Alice I. Patton,.....	Hartford,.....	159.64
Charles D. Thayer,.....	Thompson,.....	196.75
John W. Wording,.....	Wallingford,.....	70.68
Frederick N. Woodruff,.....	Watertown,.....	140.88
Charles C. Warner,.....	Suffield,.....	152.10
Elijah C. Perrin,.....	Thompson,.....	39.95
George A. Church,.....	Meriden,.....	52.42
Edwin F. Mersick,.....	New Haven,.....	769.76
John E. Dwyer,.....	Hartford,.....	383.52
Robert Camp,.....	Waterbury,.....	32.20
Charlotte L. Carroll,.....	Norwich,.....	1.41
Joseph Huggard,.....	Bridgeport,.....	137.37
Joseph T. Chapin,.....	Enfield,.....	102.12
B Louise Humphrey,.....	Hartford,.....	32.34
Thomas Harris,.....	Putnam,.....	575.00
Allen Fish,.....	Groton,.....	37.20
Ira W. Baldwin,.....	New Haven,.....	44.12
Love E. Thompson,.....	New Haven,.....	11.51
Roswell Fox,.....	Hartford,.....	244.87
Mary J. Poddock,.....	Middletown,.....	15.96
Julia R. Reynolds,.....	Greenwich,.....	99.34
Frederick L. Dibble,.....	New Haven,.....	600.37
William P. Dickerman,.....	New Haven,.....	66.18
Daniel M. Benedict,.....	Danbury,.....	404.42
Susan Hawley,.....	Bridgeport,.....	237.75
Nancy W. Bradley,.....	Bridgeport,.....	54.34
Edwin Richmond,.....	Hartford,.....	21.73
James C. Twichell,.....	Meriden,.....	32.06
John B. Ward,.....	New Haven,.....	9.10
Amount forward,.....		\$70,286.02

## INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$70,286.02
Catharine M. Ives,.....	New Haven,.....	151.02
Joseph J. Marsh,.....	Bridgeport,.....	96.69
Timothy Rohan,.....	Milford,.....	103.41
Susan H. Hawley,.....	Bridgeport,.....	100.00
Russell Frisbie,.....	Middletown,.....	394.65
Frederick B. Scofield,.....	Stamford,.....	174.74
Matilda C. Root,.....	Hartford,.....	82.82
Thomas R. Trowbridge,.....	New Haven,.....	599.83
Abel Allen,.....	Hartford,.....	451.41
James McClatchie,.....	Hartford,.....	99.40
Ebenezer Farrows,.....	Putnam,.....	17.71
Harriet H. Perry,.....	Fairfield,.....	37.20
Eliza A. Lyon,.....	Fairfield,.....	33.69
Amanda Bronson,.....	Bridgeport,.....	135.72
Eliza Townsend Parker,.....	New Haven,.....	6,868.75
Joseph W. Narramore,.....	Derby,.....	72.47
Marietta S. Adams,.....	Bridgeport,.....	42.05
John M. Johnson,.....	Norwich,.....	3,450.12
Francis W. Schmidt,.....	Berlin,.....	129.33
John B. Haladay,.....	Hartford,.....	7.15
Charles R. Hart,.....	Windsor,.....	200.93
Edward C. Hall,.....	Berlin,.....	24.13
Anna L. Gibbs,.....	New Haven,.....	758.70
Lucien O. Bass,.....	Winchester,.....	347.75
Sarah J. Gorham,.....	Stamford,.....	42.32
Abraham W. Williams,.....	Stamford,.....	99.10
Orrin Jewett,.....	Stafford,.....	8.91
Wellington G. Spencer,.....	Chatham,.....	8.64
Abby L. Hayden,.....	Windsor,.....	539.94
Sarah M. Reynolds,.....	North Haven,.....	6.06
Thomas C. Acton,.....	Old Saybrook,.....	420.15
John Dorin,.....	Greenwich,.....	42.14
Marian A. Vinton,.....	Pomfret,.....	2,228.42
Charles Mather,.....	Hartford,.....	63.47
Amelia Matilda Thomas,.....	Norwich,.....	240.36
Daniel H. Mills,.....	Winchester,.....	486.40
Sophia B. Williams,.....	Middletown,.....	420.75
Titus Carrier,.....	Norwich,.....	7.96
John Ruff,.....	New Haven,.....	50.50
Welcome E. Benham,.....	Meriden,.....	14.97
Amount forward,.....		\$89,345.28

## INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$89,345.28
Martha A. Gregory,.....	Bridgeport,.....	30.02
James Wilson,.....	Bridgeport,.....	40.22
Nelson Gifford,.....	Norwich,.....	422.87
Antoinette A. Brandin,.....	New Haven,.....	196.41
John H. Muller,.....	Stafford,.....	276.57
Emma R. Hammond,.....	Killingly,.....	75.82
Timothy Keeney,.....	Manchester,.....	147.00
George Munger,.....	Bridgeport,.....	7.09
Henry L. Hall,.....	Wallingford,.....	18.86
Sarah Nettleton,.....	Orange,.....	318.55
Frank E. Steele,.....	Derby,.....	21.00
Washington L. Morgan,.....	Berlin,.....	123.36
John J. Walker,.....	Bridgeport,.....	50.62
Elizabeth Jane Hamersley,.....	Hartford,.....	794.21
Harriet Crosby,.....	Hartford,.....	3.39
Sarah Nettleton,.....	New Haven,.....	3.00
Eliza W. Rice,.....	Farmington,.....	223.05
Thomas Hurle,.....	New Haven,.....	17.18
Sarah Merchant,.....	Danbury,.....	102.49
Asa R. Shailer,.....	Saybrook,.....	53.98
Jennie C. Lambert,.....	New Haven,.....	55.00
Marrietta Hyde Sexton,.....	Hartford,.....	3,819.53
Ann Neil,.....	Norwich,.....	20.45
Joseph E. Brace,.....	Hartford,.....	2.96
Bradford A. Carr,.....	Killingly,.....	86.46
Elizabeth L. Gilbert,.....	Hartford,.....	35.09
Mary L. Stuart,.....	Kent,.....	6.52
Enoch Crandall,.....	New London,.....	31.80
Jacob Werner,.....	Bridgeport,.....	47.76
Sarah S. Earle,.....	New Haven,.....	13.17
Sarah M. Ward,.....	Haddam,.....	116.03
Charles E. Cross,.....	Lebanon,.....	330.82
Francis M. Keeney,.....	New London,.....	11.20
John Q. Adams,.....	Westport,.....	453.75
Harriet A. B. Punderson,.....	New Haven,.....	206.58
Maria A. Darling,.....	Killingly,.....	1,272.95
Joseph G. Goodwin,.....	New Haven,.....	5.74
William Nolens,.....	New Haven,.....	508.37
Persis L. Woodruff,.....	New London,.....	149.62
Stephen A. Hair,.....	New Haven,.....	571.58
Amount forward,.....		\$100,016.35

## INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$100,016.35
Walter W. Woodruff,.....	New Haven,.....	465.90
John P. Bacon,.....	Middletown,.....	74.08
Robert P. Stanton,.....	Norwich,.....	38.59
Patrick H. McKane,.....	Thomaston,.....	75.45
John P. Hamilton,.....	Stamford,.....	1,965.00
Angeline Potter,.....	Griswold,.....	72.37
John J. Ferris, Sr.,.....	New Haven,.....	11.38
David M. Fillow,.....	Norwalk,.....	27.61
Nancy C. Paddock,.....	Middletown,.....	223.98
John Fratrel,.....	Middletown,.....	23.59
Benjamin L. Lee,.....	Ridgefield,.....	277.97
Robert P. Stanton,.....	Norwich,.....	6.56
Harriet B. Law,.....	New Haven,.....	312.50
William M. Granniss,.....	New Haven,.....	21.33
Mary E. Thompson,.....	Essex,.....	29.71
Jane E. Wells,.....	New Haven,.....	256.27
Eliza S. Mallette,.....	Bridgeport,.....	71.27
Albert B. Miller,.....	Stonington,.....	183.36
John H. Jones,.....	Middletown,.....	213.72
Caroline F. Spencer,.....	Suffield,.....	117.19
Rodney Barnes,.....	Bristol,.....	80.93
William Reynolds,.....	Mansfield,.....	63.80
Dan A. Miller,.....	Bristol,.....	320.31
William N. Clark,.....	Chester,.....	5.80
Engenia D. Stowe,.....	Meriden,.....	1,626.83
Timothy Rohan,.....	Milford,.....	17.50
Eliza A. Lyon,.....	Fairfield,.....	5.20
Emeline B. Tuttle,.....	Woodbury,.....	115.96
John Paterson,.....	Norwalk,.....	106.53
Richard Evans,.....	New Haven,.....	19.07
Angeline A. Ashley,.....	Groton,.....	7.41
Matilda A. Nichols,.....	Danbury,.....	71.28
Abigail D. Newton,.....	Hartford,.....	21.82
Frederick W. Lockwood,.....	Stamford,.....	2,551.54
John Parker,.....	Berlin,.....	83.27
William T. Reynolds,.....	New Haven,.....	186.75
Ira Callender,.....	Berlin,.....	30.35
Jane D. Burnham,.....	Stonington,.....	376.97
Mary A. H. Lyman,.....	Torrington,.....	151.24
Fanny C. Wetmore,.....	Torrington,.....	60.00
Amount forward,.....		\$110,386.74



## INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$110,386.74
Stephen S. Mallett,.....	Oxford,.....	715.26
Henry Kuhn,.....	Hartford,.....	216.89
Mahettie B. Bates,.....	Bridgeport,.....	12.27
Richard S. Meithercut,.....	Bridgeport,.....	192.07
Alfred B. Redfield,.....	Hartford,.....	628.73
Harriett Lewis,.....	Meriden,.....	2,140.34
Harriette Boothe,.....	Bridgeport,.....	90.40
William W. Roberts,.....	Hartford,.....	661.80
Mary Morton,.....	Hartford,.....	12.72
Sarah A. Parsons,.....	Enfield,.....	18.55
Levi Johnson,.....	New Haven,.....	61.05
Silas H. Patterson,.....	Bridgeport,.....	5.38
Philura A. Morgan,.....	Plainfield,.....	53.10
Total,.....	.....	\$115,195.30

## TAX ON NON-RESIDENT STOCK.

NAME OF CORPORATION.	Location.	Number of Shares of Stock.	Market Value of each Share of Stock.	Tax of 1½ Per Cent.
Ætna Insurance Co.,.....	Hartford,.....	16,319	\$250	\$61,196.25
Ætna Indemnity Co.,.....	"	205	90	276.75
Ætna Life Insurance Co.,.....	"	2,545	195	7,444.13
City Bank,.....	"	199	100	298.50
Columbia Trust Co.,.....	Middletown, ..	46	75	51.75
Connecticut Fire Insurance Co.,	Hartford,.....	3,159	165	7,818.52
Conn. General Life Ins. Co.,...	"	359	120	646.20
Conn. Indemnity Association, ..	Waterbury,...	439	5	32.92
Conn. Trust & Safe Dep'sit Co.,	Hartford,.....	252	150	567.00
Equitable Trust Co.,.....	New London, ..	12,744	1	191.16
Hartford Fire Insurance Co.,...	Hartford,.....	5,738	460	39,592.20
Hartford Life Insurance Co.,...	"	224	150	504.00
Hfd. St. Boiler Insp. & Ins. Co.,	"	2,409	125	4,516.87
Hartford Trust Co.,.....	"	154	140	323.40
Middlesex Banking Co.,.....	Middletown, ..	3,675	40	2,205.00
Middlet'n & Portl'd Bridge Co.,	East Berlin,...	81	100	121.50
National Life Association,.....	Hartford,.....	5	50	3.75
National Fire Insurance Co.,...	"	2,537	180	6,849.90
Norwalk Fire Insurance Co.,...	Norwalk, .....	1,988	100	2,982.00
Orient Insurance Co.,.....	Hartford,.....	2,148	78	2,513.16
Phoenix Insurance Co.,.....	"	7,451	175	19,558.88
Saybrook Bank,.....	Essex, .....	37	47	26.08
Security Co.,.....	Hartford,.....	138	115	238.05
Security Insurance Co.,.....	"	830	40	498.00
Stamford Trust Co.,.....	Stamford,.....	11	150	24.75
State Bank,.....	Hartford,.....	1,712	100	2,568.00
Thompsonville Trust Co.,.....	Thomps'nville,	122	30	54.90
Union Bank,.....	New London, ..	368	100	552.00
United States Bank,.....	Hartford,.....	60	300	270.00
Union Trust Co.,.....	New Haven, ..	110	125	206.25
Trav. Ins. Co. (bal. of 1897 tax),	Hartford,.....			5,405.40
Total,.....				\$167,537.27

## AVAILS OF COURTS FROM CLERKS.

COUNTY.	Court.	Clerk.	Amount.	Total.
New Haven, ..	Superior, .....	Edw'd A. Anketell,	\$2.25	
Hartford, .....	Common Pleas,	E. Peck, Judge		
		(Recording Fees),	25.00	
Litchfield, .....	"	Wm. F. Hurlbut, ..	250.00	
New Haven, ..	Superior, .....	Edw'd A. Anketell,	1,581.11	
Tolland, .....	"	Lyman T. Tingier, ..	20.00	
New Haven, ..	City, .....	Ernest L. Isbell, ..	50.00	
Litchfield, .....	Superior, .....	Dwig't C. Kilbourn,	100.00	
Middlesex, .....	"	Chas. G. R. Vinal, ..	296.12	
New Haven, ..	District of			
	Waterbury, ..	Linford F. Root, ...	39.97	
Windham, .....	Superior, .....	Samuel H. Seward,	82.49	
New Haven, ..	Superior at			
	Waterbury, ..	Edward F. Cole, ....	60.51	
Hartford, .....	Superior, .....	Geo. A. Conant, ...	1,401.50	
New London, ..	"	John C. Averill, ...	1,028.87	
"	Common Pleas,	" "	88.00	
New Haven, ..	"	Freder'k L. Averill, ..	945.14	
Fairfield, .....	"	Wm. R. Shelton, ...	289.60	
"	Superior, .....	" "	1,325.00	
Tolland, .....	"	Lyman T. Tingier, ..	355.00	
New Haven, ..	"	Edw'd A. Anketell, ..	2,009.78	
Litchfield, .....	Common Pleas,	Wm. F. Hurlbut, ...	25.00	
Hartford, .....	"	Chas. E. Fellowes, ..	175.00	\$10,150.34

## AVAILS OF COURTS—CLERKS' FEES.

For the months of July and August, 1899.

COUNTY.	Court.	Clerk.	Amount.	
Hartford, .....	Superior, .....	Geo. A. Conant, ....	\$445.55	
New Haven, ..	"	Edw'd A. Anketell,	455.25	
"	Superior at			
	Waterbury, ..	Edward F. Cole, ...	36.00	
New London, ..	Superior, .....	John C. Averill, ....	44.00	
Fairfield, .....	"	Wm. R. Shelton, ...	236.50	
Windham, .....	"	Samuel H. Seward, ..	53.46	
Litchfield, .....	"	Dw't C. Kilbourn,	105.50	
Middlesex, .....	"	Chas. G. R. Vinal, ...	97.30	
Tolland, .....	"	Lyman T. Tingier, ..	33.75	1,507.31

Amount carried forward, ..... \$11,657.65



AVAILS OF COURTS—FINES, FORFEITURES, ETC. FROM STATE'S AND  
PROSECUTING ATTORNEYS.

COUNTY	Name of Attorney	Amount	Total
Amount brought forward.....			\$11,657.65
Hartford.....	Arthur F. Eggleston, State's Atty.,...	\$3,172.68	
New Haven,...	William H. Williams, State's Atty.,...	5,897.00	
Litchfield,....	Donald T. Warner, State's Atty.,...	2,902.54	
Tolland,.....	J. H. Reed, State's Atty.,.....	901.34	
Middlesex,....	John M. Murdock, State's Atty.,.....	610.61	
New Haven,...	N. R. Bronson, Prosecuting Atty.,...	1,127.49	
Windham,....	John L. Hunter, State's Atty.,.....	480.30	
Fairfield,...	Samuel Fessenden, State's Atty.,.....	150.00	
New London,...	Solomon Lucas, State's Atty.,.....	136.61	
New Haven,...	John P. Kellogg, State's Atty.,.....	580.40	
Fairfield,....	John H. Light, Prosecuting Atty.,...	930.82	
New London,...	H. A. Hull, Prosecuting Atty.,.....	1,164.68	
New Haven,...	Geo. M. Gunn, Prosecuting Atty.,.....	2,897.82	19,760.79
Total,.....			\$31,418.44

TAX ON TELEGRAPH AND TELEPHONE COMPANIES.

NAME OF COMPANY.	Location.	Miles of Wire at 25 cents per Mile.	Transmit- ters at 7 cents each.	Amount of Tax.
American Tel. & Tel. Co.,...	New York,...	8,548.	27	\$2,155.90
Ansonia Telephone Co.,.....	Ansonia,.....		168	117.60
Connecticut Telegraph Co.,...	New Haven, 90.			22.50
Cornwall Telephone Co.,.....	Cornwall,.....		13	9.10
New Britain Telephone Co.,...	New Britain.....		128	\$9.60
New England Telegraph Co.,...	New York,...	1,565.		391.25
Postal Telegraph-Cable Co.,...	New York,...	2,587½		634.35
So. New England Tel. Co.,...	New Haven,.....		9,938	6,956.60
West'n Union Telegraph Co.,...	New York,...	14,599.		3,649.75
Total,.....				\$14,926.65

TAX ON EXPRESS COMPANIES.

NAME OF COMPANY.	Location.	Receipts.	Tax of five per cent.
American Express Co.,.....	New York,...	\$6,863.60	\$343.18
Adams Express Co.,.....	Boston,.....	192,303.62	9,615.18
Total,.....			\$9,958.36

## CHARTER FEES ON CAPITAL STOCK.

	Fee \$1.00 Per Thousand.
Laurel Beach Land Co.,.....	\$50.00
Canton Trust Co.,.....	25.00
Torrington Electric Light Co.,.....	250.00
Sanitary Construction Co.,.....	50.00
J. H. Whitmore Co.,.....	200.00
The Randall Co.,.....	25.00
Manchester Trust Co.,.....	50.00
Cable Gas Co.,.....	15.00
Torrington Water Co.,.....	350.00
Hartford City Gas Light Co.,.....	250.00
Whiting Land Co.,.....	50.00
Naugatuck Trust Co.,.....	50.00
Hartford Electric Light Co.,.....	1,500.00
Beacon Falls Rubber Shoe Co.,.....	500.00
New Britain Real Estate and Title Co.,.....	25.00
Clifton Lodge, I. O. O. F.,.....	60.00
Litchfield Gas Light Co.,.....	10.00
Meriden Gas Light Co.,.....	250.00
Thames Improvement Co.,.....	150.00
Fenwick Hall Co.,.....	200.00
Shelton Real Estate Co.,.....	75.00
Scoville Mfg. Co.,.....	900.00
Holland Guarantee Co.,.....	500.00
Canton Electric Light and Power Co.,.....	25.00
Colonial Trust Co.,.....	1,000.00
Wauregan Co.,.....	600.00
Shelton Street Ry. Co.,.....	275.00
Marine Power Co.,.....	300.00
Uncowa Water and Light Co.,.....	100.00
Stratford Point Land Co.,.....	500.00
Winsted Gas Co.,.....	240.00
North America Trust Co. for Cuba,.....	500.00
Hartford Co-operative Investment and Security Co.,	25.00
East Lyme Street Ry. Co.,.....	100.00
Essex Light and Power Co.,.....	50.00
Stanley Works,.....	1,500.00
New Canaan Golf Club,.....	20.00
Portland Sewer Co.,.....	50.00
Milford Street Ry. Co.,.....	150.00
Simsbury Electric Co.,.....	20.00
Conn. Recording and Indexing and Guarantee Co.,	100.00
Amount forward,.....	\$11,090.00

	Fee \$1.00 Per Thousand.	
Amount forward,.....	\$11,090.00	
Suffield Electric Light Co.,.....	25.00	
Dewell Mercantile Co.,.....	100.00	
South Windsor Water Co.,.....	50.00	
Canaan and Berkshire Tramway Co., .....	100.00	
National Trust and Investment Co.,.....	200.00	
City Land and Title Co.,.....	10.00	
Meriden, Southington, and Compounce Tramway Co.,	100.00	
Putnam Park and Fair Corporation,.....	6.00	
New Haven Illuminating Co.,.....	100.00	
Westport and Saugatuck Street Ry. Co.,.....	250.00	
Hartford Machine Screw Co.,.....	300.00	
New London Trust and Safe Deposit Co.,.....	100.00	
Fair Haven and Westville Ry. Co.,.....	3,000.00	
W. R. Grace & Co.,.....	6,000.00	
Rowe Patent Square Shoulder Shoe Calk Co.,.....	500.00	
Stanley & Hart Power Co.,.....	200.00	
Windsor Vehicle Co.,.....	20.00	
Columbia Traction Co.,.....	25.00	
Industrial Insurance Co.,.....	1,000.00	
Glen Brook Water Co.,.....	25.00	
G. F. Heublein & Bro.,.....	300.00	
Connecticut Carriage and Transportation Co.,.....	50.00	
Willimantic Gas and Electric Light Co.,.....	120.00	
Connecticut Construction Co.,.....	50.00	
Crescent Beach Co.,.....	50.00	
Connecticut Title Guarantee Co.,.....	50.00	
Somers and Enfield Electric Ry. Co.,.....	200.00	
West Haven Water Co.,.....	100.00	
Field Point Land Co.,.....	500.00	
Edgewood Park Land Co.,.....	200.00	
American Tube Stamping Co.,.....	1,000.00	
Hazardville Water Co.,.....	50.00	
Willimantic Machine Co.,.....	100.00	\$25,971.00
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Charter Fees on Bills and Resolutions "affecting private interests only," at \$5.00 per page,.....		2,875.00
Total,.....		\$28,846.00



## JOINT STOCK CAPITAL TAX.

Companies.	Amount of Tax.
Robert Veitch Co.,.....	\$ .75
Hartford Golf Club Co.,.....	3.50
Lake & Strobel Co.,.....	1.50
South Coventry Water Supply Co.,.....	.40
Trumbull Co.,.....	2.50
Moloney Fertilizer Co.,.....	1.50
New Haven Phonograph Co.,.....	.50
Naugatuck Lumber and Coal Co.,.....	5.00
New London Messenger Automobile Parcel Delivery Co.,.....	1.75
New Haven Spring Co.,.....	1.50
Bridgeport Storage Warehouse Co.,.....	1.25
The Warner-Miller Co.,.....	15.00
Total,.....	<u>\$35.15</u>

## SUNDRY TAXES AND RECEIPTS.

Commissioners of Pharmacy,.....	\$1,818.00
Commissioners of Shell-Fisheries,.....	9,319.76
Comptroller (Statutes sold),.....	150.00
Executive Secretary's fees for notaries' commissions,.....	852.50
Secretary of State,.....	2,113.34
Greenwich Loan, Trust & Deposit Co., tax on,.....	853.20
Consolidated Rolling Stock Co., tax on,.....	159.20
Meriden Trust & Safe Deposit Co., tax on,.....	275.00
Salaries of Railroad Commissioners,.....	11,623.68
Salaries of Bank Commissioners,.....	6,515.05
Salary of Building and Loan Commissioner,.....	1,680.61
State Librarian, for sale of maps and atlases,.....	100.00
Corporate Franchise Tax,.....	4,700.00
Itinerant Vender's License fees,.....	75.00
Woodbury Bank balance transferred by Act of General Assembly,	118.60
Litchfield Bank balance transferred by Act of General Assembly,	145.30
Agricultural & Mechanical College Fund transferred by Act of General Assembly,.....	20,829.47
Charter fees,.....	28,846.00
Joint Stock Capital fees,.....	35.15
Total,.....	<u>\$90,209.86</u>

## INTEREST STATEMENT.

Interest on Deposits,.....	\$34,566.53
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## PAYMENTS.

Interest on Balances of funds in the Treasury as follows :	.	
on Principal Agricultural College Fund,....	\$115.75	
on Principal of Town Deposit Fund,.....	274.54	
on Principal of School Fund,.....	1,081.74	
on Interest of School Fund,.....	1,861.77	
on James Root Prison Fund,.....	141.81—	\$3,475.61
Credit Balance,.....		\$31,090.92

## TAXES AND RECEIPTS FROM VARIOUS SOURCES.

National Aid to State Homes for D. V. S.,.....	\$42,480.00
Insurance Commissioner, Receipts of,.....	77,946.98
Tax on Investments, Notes, Bonds, etc.,.....	92,425.12
Interest of the School Fund transferred,.....	113,722.79
Total,.....	\$326,574.89

## MISCELLANEOUS RECEIPTS.

F. D. Fyler, Miscellaneous,.....	\$5.00
Conscience Fund, from Middletown tax on bonds,.....	7.00
“ “ “ “ “ “	3.00
“ “ “ the man who forgot,.....	40.00
“ “ “ Putnam,.....	3.20
“ “ “ somewhere in Connecticut,.....	1.00
B. P. Mead, Comptroller, for property sold,.....	117.31
Geo. E. Keeney, Paymaster-Gen'l, for interest on deposits,.....	59.41
Geo. E. Keeney, “ “ balance Special War Fund returned,.....	4,097.50
Louis N. Van Keuren, Quartermaster-Gen'l, balance Special War Fund returned,.....	4,923.30
A. Howard, for Tax on Investment Brokers,.....	4.00
Minnesota Savings Fund and Investment Co., for Tax on Investment Co.'s,.....	18.25
Chas. R. Keeney, Supt., for property sold,.....	11.20
Thompson S. Grant, Comptroller, for mileage sold,.....	12.24
James A. Bill, for receipts Fish and Game Commissioners,.....	104.60
Chas. J. Hoadly, Librarian, for Conn. Reports and Records sold,.....	292.25
Louis N. Van Keuren, Quartermaster-Gen'l, miscellaneous receipts,.....	945.21
E. L. Scofield, Commissioner, for receipts Building and Loan Commissioner,.....	115.00
Geo. B. Newton, Quartermaster-Gen'l, for miscellaneous receipts,.....	5,906.58
John W. Atwood, Postmaster-Gen'l, for interest on deposit in bank,.....	30.73
Henry C. Morgan, Commissary-Gen'l, for balance of account and stores sold,.....	168.83
Louis N. Van Keuren, Adjutant-Gen'l, Balance,.....	4.27
Fees from Insane Asylums,.....	675 00
Total,	<u>\$17,544.88</u>

## INVESTMENT TAX.

TABLE SHOWING RECEIPTS SINCE ENACTMENT OF TAX ON NOTES, BONDS, ETC.

Fiscal year ending	Rates.	Number of Notes, etc.	Amount of Notes, etc.	Tax.
1890.....	2 mills.	44,501	\$33,654,335.00	\$129,452.06
1891.....	“	30,061	24,792,509.04	80,524.47
1892.....	“	44,635	39,473,988.78	108,433.95
1893.....	“	16,863	12,418,673.91	33,991.48
1894.....	“	25,583	20,507,396.21	56,003.88
1895.....	“	23,719	16,533,543.90	56,861.83
1896.....	“	24,338	21,159,161.35	48,576.77
1897, }	“	14,496	14,580,981.57	44,543.84
1898, { .....	4 mills.	7,974	7,435,807.02	32,194.53
1898.....	“	21,910	20,637,643.59	87,177.19
1899.....	“	23,036	21,597,311.43	92,425.12



# → STATE OF CONNECTICUT. ←

## RECEIPTS OF STATE TREASURY.

FOR THE FISCAL YEAR ENDING IN . . . . .	1890	1891	15 Months. 1892	1893	1894	1895	1896	1897	1898	1899
State Tax on Towns, . . . . .	\$354,557.65	-----	-----	-----	-----	-----	-----	-----	-----	-----
Military Commutation Tax, . . . . .	119,691.80	\$123,903.60	\$126,531.00	\$126,523.09	\$137,223.00	\$138,731.80	\$147,016.60	\$147,885.80	\$154,044.60	\$150,598.84
Mutual Fire Insurance Companies, . . . . .	10,055.26	10,184.73	10,345.22	10,868.73	10,407.52	10,655.65	9,868.10	10,050.41	10,671.42	11,036.38
Mutual Life Insurance Companies, . . . . .	231,384.37	236,863.45	242,317.96	247,582.31	252,045.33	258,610.07	263,180.99	267,670.71	272,242.40	283,817.12
Railroads, Steam, . . . . .	756,855.05	800,375.18	775,888.02	746,040.78	729,036.43	731,070.15	756,066.13	874,436.95	910,137.50	965,502.92
Railroads, Street, . . . . .	15,823.59	17,141.58	14,421.60	26,829.97	37,384.33	72,925.22	106,373.12	120,765.25	133,052.77	138,502.78
Non-Resident Stock, . . . . .	84,781.60	90,972.52	91,143.53	94,214.92	91,182.12	93,138.60	102,640.87	104,148.49	159,148.32	167,537.27
Savings Banks, . . . . .	246,799.87	261,753.85	420,838.82	308,080.25	309,792.16	321,026.20	340,404.81	353,382.81	373,370.32	392,782.98
Miscellaneous, . . . . .	21,903.82	382.84	2,387.36	328,296.05	2,278.17	35,523.99	5,543.86	21,671.95	17,376.52	17,544.88
Interest of School Fund Transferred, . . . . .	-----	-----	-----	-----	-----	-----	-----	112,523.08	122,427.91	113,722.79
Avails of Courts and Forfeited Bonds, . . . . .	23,009.51	15,760.51	20,068.89	25,133.85	31,822.85	24,916.55	20,573.05	23,746.26	35,220.44	31,418.44
National Aid to Soldiers' Homes, . . . . .	3,705.00	-----	-----	20,582.04	21,600.00	37,654.69	33,972.86	39,650.00	39,200.00	42,480.00
Express Companies, . . . . .	152.87	252.35	-----	32,462.99	9,839.39	7,889.49	9,722.50	10,429.76	9,711.02	9,958.36
Telegraph and Telephone Companies, . . . . .	10,555.00	10,653.46	10,904.51	10,914.02	10,910.83	10,742.71	10,533.91	11,774.26	12,527.40	14,026.65
Insurance Commissioner, . . . . .	47,351.48	51,654.52	57,427.80	59,511.09	62,115.82	62,255.21	68,334.79	74,784.10	76,659.81	77,946.98
Sundry Taxes and Receipts, . . . . .	161,180.49	34,852.06	45,943.84	35,564.49	38,847.70	30,948.35	34,700.10	32,889.53	39,425.24	90,209.86
Inheritance Tax, . . . . .	14,600.42	74,758.93	177,662.97	143,606.07	74,179.07	68,805.97	135,836.50	77,492.00	133,037.37	115,195.30
Investment Tax (on Notes, Bonds, etc.), . . . . .	129,452.06	80,524.47	108,433.95	33,991.48	56,003.88	56,861.83	48,576.77	76,738.37	87,177.19	92,425.12
Interest on Deposits in Banks, etc., . . . . .	29,343.00	33,879.66	54,973.78	40,750.13	37,469.92	35,259.87	24,474.31	22,333.94	26,954.92	34,566.53
<b>TOTAL YEARLY RECEIPTS, . . . . .</b>	<b>\$2,261,202.84</b>	<b>\$1,843,913.71</b>	<b>\$2,159,289.25</b>	<b>\$2,290,952.26</b>	<b>\$1,912,138.52</b>	<b>\$1,997,016.35</b>	<b>\$2,117,819.27</b>	<b>\$2,382,373.67</b>	<b>\$2,612,385.15</b>	<b>\$2,749,273.20</b>
<b>TOTAL YEARLY EXPENDITURES, . . . . .</b>	<b>\$1,893,900.83</b>	<b>\$1,757,511.87</b>	<b>\$2,218,947.91</b>	<b>\$2,361,967.96</b>	<b>\$2,027,122.19</b>	<b>\$2,216,679.93</b>	<b>\$2,345,839.91</b>	<b>\$2,550,080.02</b>	<b>\$2,271,521.51</b>	<b>\$2,530,280.33</b>
<b>Funded Debt, less Civil List Funds in the Treasury, .</b>	<b>\$2,842,525.74</b>	<b>\$2,556,123.90</b>	<b>\$2,315,782.56</b>	<b>\$2,386,798.26</b>	<b>\$2,501,781.93</b>	<b>\$2,721,445.51</b>	<b>\$2,949,466.15</b>	<b>\$3,117,172.50</b>	<b>\$2,776,208.86</b>	<b>\$2,557,215.99</b>



STATEMENT OF ACCOUNTS.



## STATEMENT OF ACCOUNTS.

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Dr.	CIVIL LIST.	
To payments :		
Civil List Orders,.....	\$2,422,104.72	
Interest on State Bonds,.....	104,700.00	
Interest on Funds in Treasury as follows :		
Agricultural College Fund,.....		\$115.75
Town Deposit Fund,.....		274.54
Principal of School Fund,.....		1,081.74
Interest of School Fund,.....		1,861.77
James Root Prison Fund,.....		141.81
		<hr/> \$2,530,280.33
To Balance to October 1, 1899,.....		682,884.01

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\$3,213,164.34

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## STATEMENT OF ACCOUNTS.

CIVIL LIST.		Cr.
By receipts :		
Balance in the Treasury October 1, 1898,.....		\$463,891.14
Interest of the School Fund — transferred,...	\$113,722.79	
Woodbury Bank — Balance	118.60	
Litchfield Bank — Balance	145.30	
Agricultural and Mechanical		
College Fund	20,829.47	
Avails of Courts,.....	31,418.44	
Commissioners of Pharmacy,.....	1,818.00	
Commissioners of Shell-Fisheries,.....	9,319.76	
Comptroller (Statutes sold),.....	150.00	
Corporate Franchise Tax,.....	4,700.00	
Express Companies, Tax on,.....	9,958.36	
Fees from Executive Secretary,.....	852.50	
Fees from Secretary's Office,.....	2,113.34	
Greenwich Loan, Trust, and Deposit Co.,....	853.20	
Inheritance Tax,.....	115,195.30	
Insurance Commissioner, Receipts of,.....	77,946.98	
Interest Account,.....	34,566.53	
Investments, Tax on,.....	92,425.12	
Itinerant Venders' License Fees,.....	75.00	
Meriden Trust and Safe Deposit Co., Tax on,	275.00	
Military Commutation Tax,.....	150,598.84	
Miscellaneous Receipts,.....	17,544.88	
Mutual Fire Insurance Companies, Tax on,..	11,036.38	
Mutual Life Insurance Companies, Tax on,..	283,817.12	
National Aid to State Homes, D. V. S.,.....	42,480.00	
Non-Resident Stock Tax,.....	167,537.27	
Railroads — Steam, Tax on,.....	965,502.92	
Railroads — Street, Tax on,.....	138,502.78	
Rolling Stock Companies, Tax on,.....	159.20	
Salaries of Bank Commissioners,.....	6,515.05	
Salaries of Railroad Commissioners,.....	11,623.68	
Salary of Building and Loan Commissioner,	1,680.61	
Savings Banks, Tax on,.....	392,782.98	
State Librarian (Atlases sold),.....	100.00	
Telegraph and Telephone Companies, Tax on,	14,026.65	
Charter Fees,.....	28,846.00	
Joint Stock Capital Tax,.....	35.15	2,749,273.20
		<u>\$3,213,164.34</u>

## STATEMENT OF TRUST FUNDS.

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DR. SCHOOL FUND.	
To paid Commissioner's orders from Principal, .....	\$252,565.81
To Interest transferred to Civil List Fund, March 1, 1899, .....	113,722.79
To Balance of Principal to October 1, 1899, .....	60,234.45
To Balance of Interest to October 1, 1899, .....	82,671.47
	<u>\$509,194.52</u>

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DR. PRINCIPAL OF THE TOWN DEPOSIT FUND.	
To paid North Branford, .....	\$2,804.64
1899: Sept. 30. To Balance to October 1, 1899, .....	7,575.95
	<u>\$10,380.59</u>

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DR. INTEREST OF THE TOWN DEPOSIT FUND.	
1899. To Interest paid North Branford, .....	\$61.93
To Interest paid Southbury, .....	113.30
To Interest paid Wethersfield, .....	99.31
	<u>\$274.54</u>

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DR. PRINCIPAL OF THE AGRICULTURAL COLLEGE FUND.	
1899. Sept. 30. To Principal loaned, .....	\$9,540.00
Sept. 30. To Balance to October 1, 1899, .....	2,500.00
	<u>\$12,040.00</u>

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DR. INTEREST OF THE AGRICULTURAL COLLEGE FUND.	
1899. Sept. 30. To paid to Storrs Agricultural College, .....	\$6,712.95
1899. Sept. 30. To Balance to October 1, 1899, .....	3,752.89
	<u>\$10,465.84</u>

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DR. AGRICULTURAL AND MECHANICAL COLLEGE FUND.	
1899. Sept. 30. To paid to Storrs Agricultural College, .....	\$43,170.53
1899. Sept. 30. To transferred to Civil List Funds, .....	20,829.47
1899. Sept. 30. To Balance to October 1, 1899, .....	25,000.00
	<u>\$89,000.00</u>

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## STATEMENT OF TRUST FUNDS.

SCHOOL FUND.		Cr.
By Balance of Principal October 1, 1898,	.....	\$38,942.69
By Collections of Principal,	.....	273,857.57
By Balance of Interest October 1, 1898,	.....	75,989.15
By Collection of Interest,	.....	120,405.11
		<u>\$509,194.52</u>
1899. Oct. 1. By Balance of Principal,	.....	\$60,234.45
1899. Oct. 1. By Balance of Interest,	.....	82,671.47
PRINCIPAL OF THE TOWN DEPOSIT FUND.		Cr.
By Balance October 1, 1898,	.....	\$10,380.59
		<u>\$10,380.59</u>
1899. Oct. 1. By Balance,	.....	\$7,575.95
INTEREST OF THE TOWN DEPOSIT FUND.		Cr.
1899. By Interest received,	.....	\$274.54
		<u>\$274.54</u>
PRINCIPAL OF THE AGRICULTURAL COLLEGE FUND.		Cr.
1898. Oct. 1. By Balance of Principal,	.....	\$2,050.00
1899. Sept. 30. By Principal received during the year,	.....	9,990.00
		<u>\$12,040.00</u>
1899. Oct. 1. By Balance,	.....	\$2,500.00
INTEREST OF THE AGRICULTURAL COLLEGE FUND.		Cr.
1898. Oct. 1. By Balance,	.....	\$4,112.95
1899. Sept. 30. By Interest received during the year,	.....	6,352.89
		<u>\$10,465.84</u>
1899. Oct. 1. By Balance,	.....	\$3,752.89
AGRICULTURAL AND MECHANICAL COLLEGE FUND.		Cr.
1898. Oct. 1. By Balance,	.....	\$64,000.00
1899. Sept. 30. By amount received from the United States,	.....	25,000.00
		<u>\$89,000.00</u>
1899. Oct. 1. By Balance,	.....	\$25,000.00

## STATEMENT OF TRUST FUNDS.

DR. DEPOSIT BY RECEIVERS OF TOWNSEND SAVINGS BANK.

DR. DEPOSIT BY RECEIVERS OF WOODBURY BANK.

1899. Sept. 30. To transferred to Civil List Funds, Mch. 30, 1899, \$118.60

DR. DEPOSIT BY RECEIVERS OF LITCHFIELD BANK.

1899. Sept. 30. To transferred to Civil List Funds, Mch. 30, 1899, \$145.30

DR. PEOPLES SAVINGS BANK OF MIDDLETOWN.

DR. DEPOSIT BY RECEIVERS OF CHARTER OAK LIFE INSURANCE CO.

1899. Sept. 30. To amount paid during the year,..... \$169.38

1899. Sept. 30. To Balance,..... 3,895.56

\$4,064.94

DR. DEPOSIT BY RECEIVERS OF CONTINENTAL LIFE INSURANCE CO.

1899. Sept. 30. To amounts paid during the year,..... \$1,521.93

1899. Sept. 30. To Balance,..... 6,177.10

\$7,699.03

DR. UNCLAIMED DEPOSITS FROM COUNTY TREASURERS.

DR. STATE LIBRARIAN.

DR. DORSEY STATES PRISON FUND.

1899. June 15. To amount paid,..... \$1,666.66

DR. DANBURY AND STATE LINE RAILWAY CO.

## STATEMENT OF TRUST FUNDS.

## DEPOSIT BY RECEIVERS OF TOWNSEND SAVINGS BANK. CR.

1899. Oct. 1. By Balance,..... \$5,554.90

## DEPOSIT BY RECEIVERS OF WOODBURY BANK. CR.

1898. Oct. 1. By Balance,..... \$118.60

## DEPOSIT BY RECEIVERS OF LITCHFIELD BANK. CR.

1898. Oct. 1. By Balance,..... \$145.30

## PEOPLES SAVINGS BANK OF MIDDLETOWN. CR.

1899. Oct. 1. By Balance,..... \$485.31

## DEPOSIT BY RECEIVERS OF CHARTER OAK LIFE INSURANCE CO. CR.

1898. Oct. 1. By Balance,..... \$4,064.94

\$4,064.94

1899. Oct. 1. By Balance,..... \$3,895.56

## DEPOSIT BY RECEIVERS OF CONTINENTAL LIFE INSURANCE CO. CR.

1898. Nov. 28. By Deposit,..... \$7,699.03

\$7,699.03

1899. Oct. 1. By Balance,..... \$6,177.10

## UNCLAIMED DEPOSITS FROM COUNTY TREASURERS. CR.

1899. Oct. 1. By Balance,..... \$109.50

## STATE LIBRARIAN. CR.

1899. Oct. 1. By Balance,..... \$1,708.62

## DORSEY STATE PRISON FUND. CR.

1898. Oct. 1. By Balance,..... \$1,666.66

## DANBURY AND STATE LINE RAILWAY CO. CR.

1899. Oct. 1. By Balance,..... \$85.00



## STATEMENT OF ACCOUNTS.

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DR. NORWICH AND WORCESTER RAILROAD CO.

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DR. ITINERANT VENDERS' SPECIAL DEPOSIT.

1899:	Sept. 30.	To Amount paid during the year,.....	\$2,700.00
1899.	Sept. 30.	To Balance,.....	900.00
			<hr/> \$3,600.00

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DR. JAMES ROOT PRISON FUND, SURPLUS PRINCIPAL.

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DR. JAMES ROOT PRISON FUND, INTEREST.

1899.	Sept. 30.	To Amount paid during the year,.....	\$800.00
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DR. CENTRAL RAILWAY AND ELECTRIC CO. OF MERIDEN.

1899.	Sept. 30.	To Amount paid during the year,.....	\$4,500.00
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## STATEMENT OF ACCOUNTS.

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DR. BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.

Cash, .....	\$888,764.66
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\$888,764.66

## STATEMENT OF ACCOUNTS.

NORWICH AND WORCESTER RAILROAD CO.			CR.
1899.	Oct. 1.	By Balance,.....	\$180.00

ITINERANT VENDERS' SPECIAL DEPOSIT.			CR.
1898.	Oct. 1.	By Balance,.....	\$2,700.00
1899.	Sept. 30.	By Amount received during the year,.....	900.00
			\$3,600.00
1899.	Oct. 1.	By Balance,.....	\$900.00

JAMES ROOT PRISON FUND, SURPLUS PRINCIPAL.			CR.
1899.	Oct. 1.	By Balance,.....	\$5,049.90

JAMES ROOT PRISON FUND, INTEREST.			CR.
1899.	Sept. 30.	By Amount received during the year,.....	\$800.00

CENTRAL RAILWAY AND ELECTRIC CO. OF MERIDEN.			CR.
1899.	Sept. 30.	By Amount received during the year,.....	\$4,500.00

## STATEMENT OF ACCOUNTS.

BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.		CR.
Civil List,.....		\$682,884.01
Agricultural College Fund, Interest,.....		3,752.89
Agricultural College Fund, Principal,.....		2,500.00
Agricultural and Mechanical College Fund,.....		25,000.00
Danbury and State Line R. R. Co.,.....		85.00
Itinerant Venders' Special Deposit,.....		900.00
James Root Prison Fund, Surplus Principal,.....		5,049.90
Norwich and Worcester R. R. Co.,.....		180.00
People's Savings Bank of Middletown,.....		485.31
Receivers of the Charter Oak Life Insurance Co.,.....		3,895.56
Receivers of the Continental Life Insurance Co., .....		6,177.10
Receivers of the Townsend Savings Bank,.....		5,554.90
School Fund, Interest,.....		82,671.47
School Fund, Principal,.....		60,234.45
State Librarian,.....		1,708.62
Town Deposit Fund, Principal,.....		7,575.95
Unclaimed Deposits from County Treasurers,.....		109.50
		<u>\$888,764.66</u>

## GENERAL BALANCES.

DR. CHARLES S. MERSICK, TREASURER,

To Receipts, including balances, October 1, 1899 :

Civil List,.....	\$3,213,164.34
Agricultural College Fund, Interest,.....	10,465.84
Agricultural College Fund, Principal,.....	12,040.00
Agricultural and Mechanical College Fund,.....	89,000.00
Danbury and State Line R. R. Co.,.....	85.00
Dorsey State Prison Fund,.....	1,666.66
Itinerent Venders' Special Deposit,.....	3,600.00
Norwich and Worcester R. R. Co.,.....	180.00
Central Railway and Electric Co.,.....	4,500.00
People's Savings Bank of Middletown,.....	485.31
Receivers of the Charter Oak Life Insurance Co.,.....	4,064.94
Receivers of the Continental Life Insurance Co.,.....	7,699.03
Receivers of the Litchfield Bank,.....	145.30
Receivers of the Townsend Savings Bank,.....	5,554.90
Receivers of the Woodbury Bank,.....	118.60
School Fund, Interest,.....	196,394.26
School Fund, Principal,.....	312,800.26
State Librarian,.....	1,708.62
Town Deposit Fund,.....	10,380.59
Unclaimed Deposits County Treasurers,.....	109.50
James Root Prison Fund, Surplus Principal,.....	5,049.90
James Root Prison Fund, Interest,.....	800.00

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\$3,880,013.05



## GENERAL BALANCES.

## IN ACCOUNT WITH THE STATE OF CONNECTICUT, Cr.

## By Payments:

Civil List,.....	\$2,422,104.72
Agricultural College Fund, Interest,.....	6,712.95
Agricultural College Fund, Principal,.....	9,540.00
Agricultural and Mechanical College Fund,.....	64,000.00
Itinerant Venders' Special Deposit,.....	2,700.00
Central Railway and Electric Co. of Meriden,.....	4,500.00
James Root Prison Fund, Interest,.....	800.00
Receivers of the Charter Oak Life Insurance Co.,.....	169.38
Receivers of the Continental Life Insurance Co.,.....	1,521.93
Receivers of the Litchfield Bank,.....	145.30
Receivers of the Woodbury Bank,.....	118.60
Dorsey State Prison Fund,.....	1,666.66
Town Deposit Fund — Principal,.....	2,804.64
Interest on State Bonds,.....	104,700.00
“ “ Agricultural College Fund in Treasury,.....	115.75
“ “ Principal School Fund in Treasury,.....	1,081.74
“ “ Interest School Fund in Treasury,.....	1,861.77
“ “ Town Deposit Fund in Treasury,.....	274.54
“ “ James Root Prison Fund,.....	141.81
School Fund Principal,.....	252,565.81
School Fund Interest,.....	113,722.79

Balance to Cash to October 1, 1899,..... 888,764.66

\$3,880,013.05

## AUDITORS' CERTIFICATE.

STATE OF CONNECTICUT,  
OFFICE OF THE TREASURER,  
HARTFORD, Oct. 19, 1899.

We, the Auditors of Public Accounts, do hereby certify that we have examined the accounts of the State Treasurer for the fiscal year ending September 30, 1899, and have compared said accounts with the several vouchers and find them correct, and that the amount of cash in the treasury at the close of the fiscal year, September 30, 1899, was eight hundred and eighty-eight thousand, seven hundred and sixty-four dollars and sixty-six cents (\$888,764.66).

D. WARD NORTHROP, }  
WALTER A. RILEY,     } *Auditors.*  
THOMPSON S. GRANT, *Comptroller.*

OFFICE OF THE COMMISSIONER OF THE SCHOOL FUND,

HARTFORD, Oct. 19, 1899.

I hereby certify that the foregoing report of the Treasurer is correct so far as it relates to the School Fund and the Agricultural College Fund.

CARNOT O. SPENCER,  
*Commissioner of School Fund.*

State of Connecticut

PUBLIC DOCUMENT

ANNUAL REPORT

OF

THE COMPTROLLER

TO

THE GOVERNOR

For the Year ended September 30, 1899

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*PRINTED BY ORDER OF THE LEGISLATURE*

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Hartford Press:

THE CASE, LOCKWOOD & BRAINARD COMPANY

1899





# State of Connecticut.

## COMPTROLLER'S REPORT.

STATE OF CONNECTICUT,  
COMPTROLLER'S OFFICE,  
December 1, 1899.

*To His Excellency, George E. Lounsbury, Governor:*

*Sir:* — In compliance with the statutes I have the honor to present herewith my annual report of the transactions of this department for the fiscal year commenced October 1, 1898, and ended September 30, 1899.

### RECEIPTS AND EXPENDITURES.

The receipts from all sources for the Civil List Funds, during the fiscal year ended September 30, 1899 (not including the balance of four hundred sixty-three thousand, eight hundred ninety-one and fourteen one-hundredths dollars (\$463,891.14) in Treasury October 1, 1898), were two million, seven hundred forty-nine thousand, two hundred seventy-three and twenty one-hundredths dollars (\$2,749,273.20), an increase over the previous year of one hundred thirty-six thousand, eight hundred eighty-eight and five one-hundredths dollars (\$136,888.05).

The expenditures during the same period were two million, five hundred thirty thousand, two hundred eighty and thirty-three one-hundredths dollars (\$2,530,280.33), an increase of two hundred fifty-eight thousand, seven hundred fifty-eight and eighty-two one-hundredths dollars (\$258,758.82), leaving a balance in the Treasury to the credit of the Civil List Funds September 30, 1899, of six hundred eighty-two thousand, eight hundred eighty-four and one one-hundredths dollars (\$682,884.01).

The excess of receipts over expenditures during the past year has been two hundred eighteen thousand, nine hundred ninety-two and eighty-seven one-hundredths dollars (\$218,992.87), making a corresponding increase in the balance in the Treasury.

Respectfully submitted,

THOMPSON S. GRANT,  
*Comptroller.*



## THE GRAND LIST.

The Grand List of the State for October, 1898, amounts to five hundred fifty-two million, eight hundred eighty-seven thousand, seven hundred sixty-two dollars (\$552,887,762). This is an increase of eighteen million, four hundred twenty-two thousand, five hundred five dollars (\$18,422,505) from the amount of the preceding year. In the following tables I have given the total list of taxable property in each town of the State, as corrected by the Board of Equalization.

## HARTFORD COUNTY.

Towns.	For October 1, 1898.
Hartford,	\$72,813,756
Avon,	447,205
Berlin,	1,359,812
Bloomfield,	749,030
Bristol,	5,653,200
Burlington,	357,581
Canton,	1,656,989
East Granby,	446,815
East Hartford,	3,247,934
East Windsor,	1,353,651
Enfield,	3,220,734
Farmington,	2,034,606
Glastonbury,	1,696,248
Granby,	429,385
Hartland,	199,630
Manchester,	5,299,813
Marlborough,	141,199
New Britain,	12,554,529
Newington,	476,975
Plainville,	966,829
Rocky Hill,	427,669
Simsbury,	1,870,166
Southington,	2,513,261
South Windsor,	1,179,169
Suffield,	2,061,125

Towns.	For October 1, 1898.
West Hartford, . . . .	\$3,537,452
Wethersfield, . . . .	1,452,012
Windsor, . . . .	1,650,368
Windsor Locks, . . . .	1,961,958
	<hr/>
	\$131,759,101

## NEW HAVEN COUNTY.

Towns.	For October 1, 1898.
New Haven, . . . .	\$78,041,453
Ansonia, . . . .	7,962,788
Beacon Falls, . . . .	286,338
Bethany, . . . .	388,028
Branford, . . . .	2,118,987
Cheshire, . . . .	992,443
Derby, . . . .	5,000,666
East Haven, . . . .	774,183
Guilford, . . . .	1,356,427
Hamden, . . . .	1,993,585
Madison, . . . .	1,030,710
Meriden, . . . .	16,495,993
Middlebury, . . . .	473,143
Milford, . . . .	1,797,995
Naugatuck, . . . .	7,387,153
North Branford, . . . .	436,362
North Haven, . . . .	910,988
Orange, . . . .	3,770,545
Oxford, . . . .	313,514
Prospect, . . . .	166,858
Seymour, . . . .	2,481,620
Southbury, . . . .	489,704
Wallingford, . . . .	3,782,886
Waterbury, . . . .	23,098,953
Wolcott, . . . .	222,108
Woodbridge, . . . .	523,712
	<hr/>
	\$162,297,142



## NEW LONDON COUNTY.

Towns.	For October 1, 1898.
New London, . . . .	\$11,172,001
Norwich, . . . .	15,901,097
Bozrah, . . . .	412,694
Colchester, . . . .	903,651
East Lyme, . . . .	769,670
Franklin, . . . .	296,600
Griswold, . . . .	1,762,275
Groton, . . . .	2,186,379
Lebanon, . . . .	838,843
Ledyard, . . . .	385,138
Lisbon, . . . .	242,732
Lyme, . . . .	313,747
Montville, . . . .	1,088,359
No. Stonington, . . . .	523,819
Old Lyme, . . . .	508,804
Preston, . . . .	956,612
Salem, . . . .	185,623
Sprague, . . . .	614,108
Stonington, . . . .	3,138,803
Voluntown, . . . .	251,219
Waterford, . . . .	1,209,170

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\$43,661,344

## FAIRFIELD COUNTY.

Towns.	For October 1, 1898.
Bridgeport, . . . .	\$59,877,830
Bethel, . . . .	1,307,764
Brookfield, . . . .	431,082
Darien, . . . .	2,432,896
Danbury, . . . .	9,695,028
Easton, . . . .	443,933
Fairfield, . . . .	3,264,712
Greenwich, . . . .	9,178,273
Huntington, . . . .	4,016,470
Monroe, . . . .	369,762
New Canaan, . . . .	1,917,595
New Fairfield, . . . .	341,010
Newtown, . . . .	1,535,872
Norwalk, . . . .	13,762,888

Towns.	For October 1, 1898.
Redding, . . . .	\$557,332
Ridgefield, . . . .	1,746,944
Sherman, . . . .	334,085
Stamford, . . . .	13,305,655
Stratford, . . . .	1,356,342
Trumbull, . . . .	644,206
Weston, . . . .	305,959
Westport, . . . .	2,539,688
Wilton, . . . .	870,388
	<hr/>
	\$130,235,714

## WINDHAM COUNTY.

Towns.	For October 1, 1898.
Brooklyn, . . . .	\$1,290,772
Ashford, . . . .	209,467
Canterbury, . . . .	403,013
Chaplin, . . . .	172,926
Eastford, . . . .	153,824
Hampton, . . . .	289,643
Killingly, . . . .	2,570,279
Plainfield, . . . .	2,063,184
Pomfret, . . . .	978,293
Putnam, . . . .	3,207,383
Scotland, . . . .	198,487
Sterling, . . . .	467,662
Thompson, . . . .	1,845,450
Windham, . . . .	5,006,553
Woodstock, . . . .	844,156
	<hr/>
	\$19,701,092

## LITCHFIELD COUNTY.

Towns.	For October 1, 1898.
Litchfield, . . . .	\$2,868,337
Barkhamsted, . . . .	319,921
Bethlehem, . . . .	339,357
Bridgewater, . . . .	358,410
Canaan, . . . .	460,119
Colebrook, . . . .	306,227
Cornwall, . . . .	540,417



Towns.	For October 1, 1898.
Goshen, . . . . .	\$543,530
Harwinton, . . . . .	352,768
Kent, . . . . .	456,644
Morris, . . . . .	331,479
New Hartford, . . . . .	1,077,744
New Milford, . . . . .	1,077,466
North Canaan, . . . . .	778,431
Norfolk, . . . . .	1,069,835
Plymouth, . . . . .	973,410
Roxbury, . . . . .	412,332
Salisbury, . . . . .	1,834,771
Sharon, . . . . .	1,252,355
Thomaston, . . . . .	1,566,347
Torrington, . . . . .	6,149,685
Warren, . . . . .	233,787
Washington, . . . . .	1,018,018
Watertown, . . . . .	1,413,997
Winchester, . . . . .	4,678,240
Woodbury, . . . . .	935,502

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\$32,249,129

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## MIDDLESEX COUNTY.

Towns.	For October 1, 1898.
Middletown, . . . . .	\$8,925,435
Haddam, . . . . .	631,550
Chatham, . . . . .	717,257
Chester, . . . . .	512,609
Clinton, . . . . .	761,276
Cromwell, . . . . .	1,002,672
Durham, . . . . .	446,043
East Haddam, . . . . .	1,091,194
Essex, . . . . .	975,005
Killingworth, . . . . .	205,643
Middlefield, . . . . .	419,744
Old Saybrook, . . . . .	599,446
Portland, . . . . .	1,962,149
Saybrook, . . . . .	698,103
Westbrook, . . . . .	532,155

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\$19,480,281

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## TOLLAND COUNTY.

Towns.	For October 1, 1898.
Tolland, . . . . .	\$380,537
Andover, . . . . .	226,101
Bolton, . . . . .	164,719
Columbia, . . . . .	243,224
Coventry, . . . . .	649,653
Ellington, . . . . .	762,911
Hebron, . . . . .	418,307
Mansfield, . . . . .	567,832
Somers, . . . . .	685,843
Stafford, . . . . .	1,598,892
Union, . . . . .	124,405
Vernon, . . . . .	7,465,932
Willington, . . . . .	215,603
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	\$13,503,959

## SUMMARY.

Counties.	For October 1, 1898.
Hartford, . . . . .	\$131,759,101
New Haven, . . . . .	162,297,142
New London, . . . . .	43,661,344
Fairfield, . . . . .	130,235,714
Windham, . . . . .	19,701,092
Litchfield, . . . . .	32,249,129
Middlesex, . . . . .	19,480,281
Tolland, . . . . .	13,503,959
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	\$552,887,762



DETAILED ACCOUNTS  
OF EXPENDITURES

FOR THE

Fiscal Year Ended September 30, 1899.





## No. 1.

## SESSIONS OF THE GENERAL ASSEMBLY.

*Salaries.*

Orders in favor of	
Debenture of the Senate, 1899, . . .	\$11,190 00
Debenture of the House of Representatives, 1899, . . .	80,726 50
Wm. Kennedy, salary as Senator, . . .	300 00
Andrew Slater, salary as member of House, . . .	300 00
Mrs. John M. Pickett, salary of John M. Pickett as member of House, . . .	300 00
John S. Usher, salary as member of House part of Session, . . .	50 00
Geo. H. Jackson, salary as member of House part of Session, . . .	40 00
Henry C. Messenger, salary as member of House part of Session, . . .	75 00
	\$92,981 50

*Transportation.*

N. Y., N. H. & H. R. R. Co., . . .	\$17,012 41
Central New England R. R. Co., . . .	1,162 28
Central Vermont R. R. Co., . . .	526 05
Boston & Albany R. R. Co., . . .	100 00
South Manchester R. R. Co., . . .	3 15
Hartford Street Railway Co., . . .	213 40
Hartford & West Hartford Railway Co., . . .	55 26
Meriden, Southington & Compounce Tramway Co., . . .	40 43
Fair Haven & Westville R. R. Co., . . .	38 50
Hartford, Manchester & Rockville Tramway Co., . . .	36 15
Torrington & Winchester Street Railway Co., . . .	22 76

Connecticut Lighting & Power Co. (Norwalk), . . . . .	\$10 00
Connecticut Lighting & Power Co. (Waterbury), . . . . .	11 48
Winchester Ave. R. R. Co., . . . . .	10 50
Middletown Street Railway Co., . . . . .	8 00
Enfield & Longmeadow Electric Rail- way Co., . . . . .	7 50
Bridgeport Traction Co., . . . . .	2 59
Middletown & Portland Bridge Co., . . . . .	1 25
John H. Wadhams, postage, . . . . .	60 00
Kate T. Ryan, services, . . . . .	25 00

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\$19,346 71

*Senate.*

Orders in favor of	
Fredk. A. Scott, expenses as Clerk, . . . . .	\$2,400 00
Rev. W. A. Richards, services as Chaplain, . . . . .	500 00
David Callahan, contesting right to seat in Senate, . . . . .	795 50
Wm. C. Case, for Wm. Kennedy, con- testing right to seat in Senate, . . . . .	650 00
Wm. H. Ely, for Fredk. L. Averill, contesting right to seat in Senate, . . . . .	825 00
John P. Kellogg, for W. L. Hall, con- testing right to seat in Senate, . . . . .	600 00
Wm. H. Hall, expenses of Senate Com- mittee on Contested Elections, . . . . .	150 00
Lincoln W. Morrison, stenographer for Senate Committee on Con- tested Elections, . . . . .	233 40
Geo. D. Curtis, for List of Bills, . . . . .	150 00
Geo. D. Curtis, for Bulletin, . . . . .	328 95
Geo. D. Curtis, for Record, . . . . .	250 00
H. C. Dissell, for annotating statutes, . . . . .	474 60
Belknap & Warfield, for stationery, etc., . . . . .	1,689 29
Marigold Printing Co., for printing, . . . . .	128 00
J. H. Mansfield, frame for Lieutenant- Governor's portrait, . . . . .	30 00



David B. Mansfield, special services, .	\$300 00
Isaac F. Miles, special services, .	300 00
Theodore Thompson, special services.	300 00
DeWitt C. Ruscoe, special services, .	300 00
Charles E. Hunt, special services, .	300 00
Robert M. Jewett, special services, .	300 00
Enoch A. Sawyer, special services, .	300 00
Arthur E. Frissell, special services, .	300 00
Thomas Hoyt, special services, .	300 00
John Roulston, special services, .	50 00
John Rochier, special services, .	50 00
Austin Gilligan, special services, .	50 00
Thomas Cronin, special services, .	50 00
James P. O'Keefe, special services, .	50 00
Wm. H. Downs, special services, .	50 00
Edward McDonald, special services, .	50 00
Chris Olsen, special services, .	50 00
James O'Keefe, special services, .	50 00
George I. Cooper, special services, .	50 00
Mary E. McGann, special services, .	50 00
Frances E. Sparrow, special services, .	50 00
F. C. Bissell, preparing Debenture, .	25 00
John H. Wadhams, preparing Deben- ture, . . . . .	25 00

\$12,554 74

*House of Representatives.*

## Orders in favor of

Frank E. Healey, expenses as Clerk, .	\$1,500 00
George E. Hinman, expenses as As- sistant Clerk, . . . . .	1,200 00
Joseph L. Barbour, organizing House,	50 00
Rev. C. H. Barber, services as Chaplain, . . . . .	500 00
James P. Bree, contesting right to seat in House of Representatives, .	325 00
Samuel Q. Porter, contesting right to seat in House of Representatives,	239 31
Andrew Slater, contesting right to seat in House of Representatives, .	233 30

Julius C. Cable, contesting right to seat in House of Representatives,	\$367 14
Ralph H. Parker, contesting right to seat in House of Representatives,	165 21
Oliver N. Brooks, contesting right to seat in House of Representatives,	175 00
Andrew Gordon, expenses of House committee on Contested Elections,	22 70
Lincoln W. Morrison, stenographer for House Committee on Contested Elections, . . . . .	122 30
Kate T. Ryan, typewriting for House Committee on Contested Elections, . . . . .	4 00
Geo. D. Curtis, for List of Bills, . . . . .	150 00
Geo. D. Curtis, for Bulletin, . . . . .	308 63
Belknap & Warfield, for stationery, etc., . . . . .	2,353 71
Kitty F. Macintyre, making Chart of House, . . . . .	10 00
Leon T. Wilson, special services, . . . . .	300 00
Ernest C. Ruscoe, special services, . . . . .	300 00
Frank W. Griswold, special services, . . . . .	300 00
Arthur W. Glover, special services, . . . . .	300 00
J. H. Wilkins, special services, . . . . .	300 00
Fredk. C. Dibble, special services, . . . . .	300 00
George Towne, special services, . . . . .	150 00
G. H. Bradford, special services, . . . . .	150 00
S. A. Flight, special services, . . . . .	150 00
Geo. W. Rouse, special services, . . . . .	150 00
G. A. Eigel, special services, . . . . .	150 00
Frank W. Clark, special services, . . . . .	150 00
Wm. Hardeman, special services, . . . . .	50 00

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\$10,476 30



*General Assembly.*

Orders in favor of	
The Case, Lockwood & Brainard Co., supplies, etc., . . . . .	\$435 40
Belknap & Warfield, supplies, etc., . . . . .	447 67
Smith & McDonough, stationery, etc., . . . . .	425 35
Plimpton Mfg. Co., stationery, etc., . . . . .	311 14
Strickland & Shea, gavels and blocks, . . . . .	33 00
Aetna Stamp Works, rubber stamps, . . . . .	34 75
Samuel A. Eddy, salary as Clerk of Bills, . . . . .	2,500 00
Samuel A. Eddy, expenses as Clerk of Bills, . . . . .	612 55
B. W. Page, services to Committee on Engrossed Bills, . . . . .	500 00
Lucius Brown, expenses of Special Committee to inquire into matter of increased facilities for care of in- sane, . . . . .	52 93
R. A. Griffing, expenses of Special Committee in regard to good roads, . . . . .	657 62
C. G. R. Vinal, expenses of Judiciary Committee, . . . . .	150 00
W. S. Wortman, expenses of Putnam Camp Committee, . . . . .	64 00
Origen S. Hall, expenses of Roads and Bridges Committee, . . . . .	25 60
Chas. H. Brown, expenses of Humane Institutions Committee, . . . . .	84 56
Jas. C. Gourley, expenses of Cities and Boroughs Committee, . . . . .	63 00
Hugh Stirling, expenses of Appropria- tions Committee, . . . . .	455 13
Oliver W. Bowen, expenses of Roads and Bridges Committee, . . . . .	42 45
Wm. B. Cary, expenses of State Prison Committee, . . . . .	10 00
D. Walter Patten, expenses of Incor- porations Committee, . . . . .	75 00
Geo. A. Harman, expenses of Labor Committee, . . . . .	34 60

Horace D. Payne, typewriting for Manufactures Committee,	\$12 40
W. L. Gilbert, services to Putnam Camp Committee,	25 00
Chas. F. Roberts, stenographer for Judiciary Committee,	1,286 37
Chas. S. Greenwood, stenographer for Incorporations Committee,	975 00
Jas. P. Glynn, stenographer for Cities and Boroughs Committee,	912 00
W. B. Barker, stenographer for Ap- propriations Committee,	238 20
Pauline E. Smith, stenographer for Finance Committee,	548 85
Elizabeth E. Sullivan, stenographer for Humane Institutions Com- mittee,	125 00
Lincoln W. Morrison, stenographer for Railroads Committee,	949 06
Geo. D. Curtis, preparing Manual and Roll,	175 00
Henry C. Dissell, annotating statutes,	49 50
Hubert Williams, for testimony before committees,	100 00
T. Attwater Barnes, for testimony be- fore committees,	100 00
Wm. H. Taylor, for Souvenir of Capitol,	375 00
John L. Wilson, for carriages,	10 00
Edward E. Brown, for overcoat taken from coatroom,	25 00
F. R. Cook, engrossing resolutions,	25 00
Chester Leonard, for special services as mail-carrier,	50 00
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	\$12,995 83
	<hr/>
	\$148,355 08



## No. 2.

## SALARIES AND EXPENSES IN EXECUTIVE OFFICES.

*Executive Department.*

## SALARIES.

Orders in favor of		
Lorrin A. Cooke, Governor, . . .	\$3,044	45
George E. Lounsbury, Governor, . .	1,955	55
John H. Buck, Executive Secretary, .	613	32
Edward M. Day, Executive Secretary,	786	68
Frank D. Rood, Executive Clerk, . .	1,800	00
	\$8,200	00

## EXPENSES.

Orders in favor of		
John H. Buck, Executive Secretary,		
office expenses, . . . . .	194	23
Edward M. Day, Executive Secretary,		
office expenses, . . . . .	608	35
D. Ward Northrop, Auditor, . . . .	10	00
F. B. Noyes, Auditor, . . . . .	10	00
Buck & Eggleston, legal expenses, .	200	00
E. Habenstein, inaugural entertain-		
ment, . . . . .	300	00
F. P. Woolley, carriages for inaugural		
parade, . . . . .	140	00
J. Oscar Casey, music for inaugural		
entertainment, . . . . .	47	00
H. W. Deming, firing salute, . . . .	12	00
H. W. Palmer, carting cannon, . . . .	2	00
Way Hardware Co., powder for salute,	3	00
Ripley Bros., repairing office furniture,	11	82
The Case, Lockwood & Brainard Co.,		
printing, . . . . .	169	70
F. P. Woolley, carriages, . . . . .	15	00
	\$1,723	10

*Lieutenant-Governor.*

Orders in favor of James D. Dewell, salary as Lieutenant- Governor, . . . . .	\$500 00
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*Secretary's Office.*

## SALARIES.

Orders in favor of	
Charles Phelps, Secretary, . . . . .	\$516 64
Huber Clark, Secretary, . . . . .	983 36
R. S. Hinman, Chief Clerk, . . . . .	620 00
John G. Mitchell, Chief Clerk, . . . . .	1,180 00
R. J. Dwyer, Assistant Clerk, . . . . .	1,399 97
A. R. Parsons, Assistant Clerk, . . . . .	1,399 98
Kitty F. Macintyre, Assistant, . . . . .	782 50
Charles Mitchell, Assistant, . . . . .	90 00
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	\$6,972 45

## EXPENSES.

Orders in favor of	
R. S. Hinman, Chief Clerk, office ex- penses, . . . . .	\$163 74
John S. Mitchell, Chief Clerk, office expenses, . . . . .	222 84
D. Ward Northrop, Auditor, . . . . .	10 00
F. B. Noyes, Auditor, . . . . .	10 00
	<hr/>
	\$406 58

*Treasurer's Office.*

## SALARIES.

Orders in favor of	
Charles W. Grosvenor, Treasurer, . . . . .	\$641 67
Charles S. Mersick, Treasurer, . . . . .	983 33
B. Frank Marsh, Chief Clerk, . . . . .	1,800 00
Charles F. Sumner, Jr., Assistant Clerk, . . . . .	1,400 00
Robert H. Mathewson, Assistant Clerk, . . . . .	1,400 00
Bessie M. Hope, Assistant, . . . . .	152 50
Edna Conklin, Assistant, . . . . .	105 00
Burdette Cowles, Assistant, . . . . .	57 50
Anna R. Fuller, Assistant, . . . . .	54 25
K. H. Marsh, Assistant, . . . . .	25 00
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	\$6,619 25



## EXPENSES.

Orders in favor of	
Charles S. Mersick, Treasurer, premium on bond, . . . . .	\$27 08
B. Frank Marsh, Chief Clerk, premium on bond, . . . . .	7 75
Charles F. Sumner, Jr., Assistant Clerk, premium on bond, . . . . .	7 75
Robert H. Mathewson, Assistant Clerk, premium on bond, . . . . .	7 75
B. Frank Marsh, Chief Clerk, office expenses, . . . . .	748 88
E. D. Robbins, legal expenses, . . . . .	571 25
Kellogg & Bulkeley, check books, etc., . . . . .	80 00
D. Ward Northrop, Auditor, . . . . .	90 00
F. B. Noyes, Auditor, . . . . .	50 00
W. A. Riley, Auditor, . . . . .	40 00
	\$1,630 46

*Board of Equalization.*

Order in favor of	
B. Frank Marsh, Clerk, . . . . .	\$125 00

*Comptroller's Office.*

## SALARIES.

Orders in favor of	
Benjamin P. Mead, Comptroller, . . . . .	\$516 64
Thompson S. Grant, Comptroller, . . . . .	733 36
F. Clarence Bissell, Chief Clerk, . . . . .	1,800 00
John H. Wadhams, Assistant Clerk (14 months), . . . . .	1,633 26
Kate T. Ryan, Assistant, . . . . .	495 00
	\$5,178 26

## EXPENSES.

Orders in favor of	
F. Clarence Bissell, Chief Clerk, premium on bond, . . . . .	\$25 00
John H. Wadhams, Assistant Clerk, office expenses, . . . . .	377 58

Sperry, McLean & Brainard, legal ex- penses, 1897, . . . . .	\$2,256 00
Sperry, McLean & Brainard, legal ex- penses, 1898, . . . . .	500 00
Belknap & Warfield, stationery, etc., .	53 08
So. N. E. Telephone Co., . . . . .	15 00
The Hartford Courant, . . . . .	8 00
Bailey Mfg. Co., supplies, . . . . .	10 00
August Ockert, repairing safe, . . . . .	10 00
W. L. Wortman, expenses of wit- nesses, committee hearing, . . . . .	41 70
John N. Woodruff, expenses of wit- nesses, committee hearing, . . . . .	14 10
D. Ward Northrop, Auditor, . . . . .	70 00
F. B. Noyes, Auditor, . . . . .	40 00
W. A. Riley, Auditor, . . . . .	30 00

\$3,450 46

*Board of Control.*

Order in favor of John H. Wadhams, Clerk, . . . . .	\$491 67
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*Attorney-General.*

## SALARIES.

Orders in favor of Charles Phelps, Attorney-General, . . . . .	\$2,000 00
Josephine L. Camp, Clerk, . . . . .	515 00

\$2,515 00

## EXPENSES.

Orders in favor of Charles Phelps, Attorney-General, office expenses, . . . . .	\$104 95
C. O. Spencer, legal assistance, . . . . .	133 60
Geo. O. Brott, legal assistance, . . . . .	22 10
Banks & Bros., Connecticut Reports, . . . . .	76 50
Belknap & Warfield, stationery, . . . . .	262 20
New England Typewriter Exchange, supplies, . . . . .	5 65

\$605 00

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\$38,417 23

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## No. 3.

## JUDICIAL EXPENSES.

*Salaries of Judges.*

## SUPREME COURT.

## Orders in favor of

Charles B. Andrews, Chief Justice, .	\$4,500 00
David Torrance, Associate, .	3,999 96
Simeon E. Baldwin, Associate, .	3,999 96
William Hamersley, Associate, .	4,000 00
Frederick B. Hall, Associate, .	3,999 96

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 \$20,499 88

## SUPERIOR COURT.

## Orders in favor of

John M. Thayer, . . . .	\$4,666 67
Samuel O. Prentice, . . . .	3,999 96
Silas A. Robinson, . . . .	3,999 96
Ralph Wheeler, . . . .	3,999 96
George W. Wheeler, . . . .	3,999 96
Milton A. Shumway, . . . .	4,000 00
William T. Elmer, . . . .	3,999 96
Alberto T. Roraback, . . . .	3,999 96

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 \$32,666 43

## COURTS OF COMMON PLEAS.

## Orders in favor of

William S. Case, Hartford County, .	\$3,000 00
John P. Studley, New Haven County (civil side), . . . .	3,000 00
Leverett M. Hubbard, New Haven County (criminal side), . . . .	3,000 00
Walter C. Noyes, New London County (civil side), . . . .	2,499 96
Walter C. Noyes, New London County (criminal side), . . . .	499 92
Howard J. Curtis, Fairfield County (civil side), . . . .	3,999 96
R. Jay Walsh, Fairfield County (criminal side), . . . .	1,499 97
Gideon H. Welch, Litchfield County, .	2,775 00

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 \$20,274 81

## WATERBURY DISTRICT COURT.

Orders in favor of	
George H. Cowell, Judge,	\$3,000 00

## EXPENSES OF JUDGES.

Orders in favor of	
Charles B. Andrews,	\$1,000 00
William Hamersley,	1,000 00
Simeon E. Baldwin,	1,000 00
David Torrance,	1,000 00
William T. Elmer,	1,000 00
Frederick B. Hall,	1,000 00
George W. Wheeler,	1,000 00
Ralph Wheeler,	1,000 00
John M. Thayer,	1,000 00
Samuel O. Prentice,	1,000 00
S. A. Robinson,	1,000 00
Milton A. Shumway,	1,000 00
Alberto T. Roraback,	1,000 00
John P. Studley,	158 00
E. Peck,	11 37
L. M. Hubbard,	214 40
W. C. Noyes,	70 20
H. J. Curtis,	222 30
Gideon H. Welch,	114 88

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 \$13,791 15

## SALARIES OF STATE'S ATTORNEYS.

Orders in favor of	
Arthur F. Eggleston, Hartford County,	\$2,500 00
William H. Williams, New Haven	
County,	2,750 00
Solomon Lucas, New London County,	2,000 00
Samuel Fessenden, Fairfield County,	2,750 00
John L. Hunter, Windham County,	1,500 00
Donald T. Warner, Litchfield County,	1,600 00
John M. Murdock, Middlesex County,	1,399 94
Joel H. Reed, Tolland County,	1,000 00
John P. Kellogg, Assistant State's At-	
torney, New Haven County,	600 00

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 \$16,099 94



## SALARIES OF PROSECUTING ATTORNEYS.

Orders in favor of	
George M. Gunn, New Haven County,	\$1,999 97
Nathaniel R. Bronson, New Haven County,	1,500 00
John H. Light, Fairfield County,	1,500 00
H. A. Hull, New London County,	1,000 00
	\$5,999 97

## EXPENSES OF ATTORNEYS.

Orders in favor of	
William H. Williams,	\$125 93
John L. Hunter,	42 00
Donald T. Warner,	156 69
John M. Murdock,	58 34
Joel H. Reed,	102 41
George M. Gunn,	196 01
John H. Light,	375 75
H. A. Hull,	26 66
	\$1,083 79

## SALARIES OF SHERIFFS.

Orders in favor of	
Edwin J. Smith, Hartford County,	\$1,000 00
Charles R. Spiegel, New Haven County,	750 01
George O. Jackson, New London County,	999 99
Sidney E. Hawley, Fairfield County, 13 months,	1,083 32
Charles B. Pomeroy, Windham County,	750 00
Edward A. Nellis, Litchfield County,	999 96
Thomas S. Brown, Middlesex County,	1,000 00
Amasa P. Dickinson, Tolland County,	999 97
	\$7,583 25

## PREMIUMS ON BONDS OF SHERIFFS.

Orders in favor of		
A. B. Dunham, New Haven County,	\$25	00
Thomas S. Brown, Middlesex County,	25	00
Gilbert L. Hewitt, agent, for New London County sheriff,	25	00
	\$75 00	

## SALARY OF STATE REFEREE.

Orders in favor of		
Dwight Loomis,	\$2,000	00

## SALARIES AND EXPENSES OF OFFICERS OF SUPREME COURT.

Orders in favor of		
James P. Andrews, reporter, salary,	\$3,000	00
James P. Andrews, reporter, expenses,	500	00
George A. Conant, clerk, salary,	1,500	00
	\$5,000 00	

## \*SALARIES OF CLERKS OF SUPERIOR COURTS.

Orders in favor of		
J. Lincoln Fenn, Assistant Clerk, Hartford County,	\$500	00
E. A. Anketell, Clerk, New Haven County,	725	00
John S. Fowler, Assistant Clerk, New Haven County,	416	66
John Currier Gallagher, Assistant Clerk, New Haven County,	458	32
E. F. Cole, Assistant Clerk, New Haven County, at Waterbury,	233	32
John C. Averill, Clerk, New London County,	583	32
Geo. E. Parsons, Assistant Clerk, New London County,	83	32

\*From July 1, 1899, time law went into effect.



Wm. R. Shelton, Clerk, Fairfield County, . . . . .	\$800 00
Wm. T. Haviland, Assistant Clerk, Fairfield County, . . . . .	283 33
F. W. Tracy, Assistant Clerk, Fairfield County, . . . . .	333 33
J. R. Booth, Assistant Clerk, Fairfield County, . . . . .	83 34
Samuel H. Seward, Clerk, Windham County, . . . . .	466 66
D. C. Kilbourn, Clerk, Litchfield County, . . . . .	400 00
W. F. Dowd, Assistant Clerk, Litchfield County, . . . . .	100 00
Charles G. R. Vinal, Clerk, Middlesex County, . . . . .	366 66
Frederic Vinal, Assistant Clerk, Middlesex County, . . . . .	100 00
Lyman T. Tingier, Clerk, Tolland County, . . . . .	283 32
	\$6,216 58

## FOR PREMIUMS ON BONDS OF CLERKS.

Orders in favor of	
George A. Conant, Clerk, Hartford County, . . . . .	\$27 50
F. W. Tracy, Assistant Clerk, Fairfield County, . . . . .	15 00
D. C. Kilbourn, Clerk, Litchfield County, . . . . .	15 00
W. F. Dowd, Assistant Clerk, Litchfield County, . . . . .	12 50
F. L. Knox, Assistant Clerk, Windham County, . . . . .	12 50
Edward S. Agard, Assistant Clerk, Tolland County, . . . . .	12 50
Samuel H. Seward, Clerk, Windham County, . . . . .	15 00
	\$110 00

*Court Expenses.*

## SUPERIOR COURT, HARTFORD COUNTY.

Orders in favor of

George A. Conant, clerk —

Bills of costs, . . . . .	\$8,511 08
Balance of jury debenture, . . . .	1,076 06
Coroner, . . . . .	2,358 77
Sheriff, deputies, and jury officers, attendance, . . . . .	1,421 00
Messenger, . . . . .	1,147 50
Stenographer, services and transcripts, . . . . .	1,678 20
Service of jury warrants, . . . . .	147 67
Rewards for conviction of criminals, . . . . .	100 00
Sundries, printing, stationery, light, heat, etc., . . . . .	2,011 70
Clerk's commissions, . . . . .	752 42

\$19,204 40

## SUPREME COURT EXPENSES.

Orders in favor of

George A. Conant, clerk —

Sheriff, messenger, stenographer, printing, etc., . . . . .	\$1,210 13
Reporter's clerical expenses, . . . . .	500 00

\$1,710 13

## SUPERIOR COURT, NEW HAVEN COUNTY.

Orders in favor of

Edward A. Anketell, clerk —

Bills of costs, . . . . .	\$14,562 77
Balance of jury debenture, . . . . .	3,647 28
Coroner, . . . . .	4,158 76
Sheriff, deputies, and jury officers, attendance, . . . . .	1,793 50
Messenger, . . . . .	1,287 50
Stenographer, services, and transcripts, . . . . .	3,551 25
Service of jury warrants, . . . . .	352 30
Sundries, printing, stationery, light, heat, etc., . . . . .	6,129 91
Clerk's commissions, . . . . .	3,113 17

\$38,596 44



## SUPREME COURT EXPENSES.

Orders in favor of

Edward A. Anketell, clerk —	
Sheriff, messenger, stenographer,	
printing, etc., . . . . .	\$3,834 59

## SUPERIOR COURT, NEW HAVEN COUNTY (WATERBURY).

Orders in favor of

E. F. Cole, clerk —	
Bills of costs, . . . . .	\$3,566 87
Balance of jury debenture, . . . .	794 28
Sheriff, deputies, and jury officers, at-	
tendance, . . . . .	346 50
Messenger, . . . . .	190 00
Stenographer, services and transcripts,	848 80
Service of jury warrants, . . . . .	108 18
Rewards for conviction of criminals, .	100 00
Sundries, printing, stationery, light,	
heat, etc., . . . . .	1,063 34
Clerk's commissions, . . . . .	273 74
	\$7,291 71

## SUPERIOR COURT, NEW LONDON COUNTY.

Orders in favor of

John C. Averill, clerk —	
Bills of costs, . . . . .	\$3,971 87
Balance of jury debenture, . . . . .	1,410 22
Coroner, . . . . .	2,030 02
Sheriff, deputies, and jury officers, at-	
tendance, . . . . .	722 50
Messenger, . . . . .	195 00
Stenographer, services and transcripts,	777 90
Service of jury warrants, . . . . .	74 00
Rewards for conviction of criminals, .	100 00
Sundries, printing, stationery, light,	
heat, etc., . . . . .	2,256 43
Clerk's commissions, . . . . .	536 19
	<hr/>
	\$12,074 13

## SUPREME COURT EXPENSES.

Orders in favor of	
John C. Averill, clerk —	
Sheriff, messenger, stenographer,	
printing, etc., . . . . .	\$753 50

## SUPERIOR COURT, FAIRFIELD COUNTY.

Orders in favor of	
William R. Shelton, clerk —	
Bills of costs, . . . . .	\$25,474 03
Balance of jury debenture, . . . . .	3,040 00
Coroner, . . . . .	2,863 29
Sheriff, deputies, and jury officers, at-	
tendance, . . . . .	1,981 00
Messenger, . . . . .	565 00
Stenographer, services and transcripts. . . . .	3,793 75
Service of jury warrants, . . . . .	512 27
Rewards for conviction of criminals, . . . . .	500 00
Sundries, printing, stationery, light.	
heat, etc., . . . . .	3,450 78
Clerk's commissions, . . . . .	1,954 23
	\$44,134 35

## SUPREME COURT EXPENSES.

Orders in favor of	
William R. Shelton, clerk —	
Sheriff, messenger, stenographer,	
printing, etc., . . . . .	\$2,826 00

## SUPERIOR COURT, WINDHAM COUNTY.

Orders in favor of	
Samuel H. Seward, clerk —	
Bills of costs, . . . . .	\$2,028 46
Balance of jury debenture, . . . . .	905 46
Coroner, . . . . .	532 65
Sheriff, deputies, and jury officers, at-	
tendance, . . . . .	560 00
Messenger, . . . . .	170 00
Stenographer, services and transcripts. . . . .	868 35
Service of jury warrants, . . . . .	61 99
Rewards for conviction of criminals, . . . . .	100 00

Detective's services and expenses, . . .	\$536 90
Sundries, printing, stationery, light, heat, etc., . . . . .	859 36
Clerk's commissions, . . . . .	311 07

\$6,934 24

#### SUPERIOR COURT, LITCHFIELD COUNTY.

##### Orders in favor of

Dwight C. Kilbourn, clerk —

Bills of costs, . . . . .	\$3,907 13
Balance of jury debenture, . . . . .	1,235 64
Coroner, . . . . .	708 04
Sheriff, deputies, and jury officers, at- tendance, . . . . .	673 50
Messenger, . . . . .	192 50
Stenographer, services and transcripts, . . . . .	1,214 35
Service of jury warrants, . . . . .	59 67
Rewards for conviction of criminals, . . . . .	100 00
Sundries, printing, stationery, light, heat, etc., . . . . .	913 83
Clerk's commissions, . . . . .	359 15

\$9,363 81

#### SUPREME COURT EXPENSES.

##### Orders in favor of

Dwight C. Kilbourn, clerk —

Printing, etc., . . . . .	\$854 60
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#### SUPERIOR COURT, MIDDLESEX COUNTY.

##### Orders in favor of

Charles G. R. Vinal, clerk —

Bills of costs, . . . . .	\$2,392 47
Balance of jury debenture, . . . . .	504 66
Coroner, . . . . .	994 92
Coroner, chemical analysis for, . . . . .	100 00
Sheriff, deputies, and jury officers, at- tendance, . . . . .	537 00
Messenger, . . . . .	162 50
Stenographer, services and transcripts, . . . . .	735 55
Service of jury warrants, . . . . .	105 74



Rewards for conviction of criminals, .	\$100 00
Detectives, services and expenses, .	42 07
Sundries, printing, stationery, light, heat, etc., . . . . .	876 94
Clerk's commissions, . . . . .	269 81

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\$6,821 66

## SUPREME COURT EXPENSES.

Orders in favor of	
Charles G. R. Vinal, clerk —	
Printing, etc., . . . . .	\$794 00

## SUPERIOR COURT, TOLLAND COUNTY.

Orders in favor of	
Lyman T. Tingier, clerk —	
Bills of costs, . . . . .	\$1,462 47
Balance of jury debenture, . . . . .	773 62
Coroner, . . . . .	495 18
Sheriff, deputies, and jury officers, at- tendance, . . . . .	315 50
Messenger, . . . . .	112 50
Stenographer, services and transcripts, .	393 40
Service of jury warrants, . . . . .	154 11
Rewards for conviction of criminals, .	100 00
Sundries, printing, stationery, light, heat, etc., . . . . .	1,047 23
Clerk's commissions, . . . . .	279 69

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\$5,133 70

## SUPREME COURT EXPENSES.

Orders in favor of	
Lyman T. Tingier, clerk —	
Printing, etc., . . . . .	\$423 00

## COURT OF COMMON PLEAS, HARTFORD COUNTY.

Orders in favor of	
Charles E. Fellowes, clerk —	
Balance of jury debenture, . . . . .	\$731 78
Sheriff, deputies, and jury officers, at- tendance, . . . . .	885 00
Messenger, . . . . .	802 50

Stenographer, services and transcripts,	\$1,379 20
Service of jury warrants,	29 74
Deputy Judge,	100 00
Sundries, printing, stationery, light, heat, etc.,	1,205 89
Clerk's commissions,	169 73

\$5,393 84

COURT OF COMMON PLEAS (CIVIL), NEW HAVEN COUNTY.

Orders in favor of

Frederick L. Averill, clerk —

Balance of jury debenture,	\$1,844 16
Sheriff, deputies, and jury officers, at- tendance,	828 50
Messenger,	807 50
Stenographer, services and transcripts,	628 95
Service of jury warrants,	84 66
Deputy Judge,	460 00
Sundries, printing, stationery, light, heat, etc.,	1,502 99
Clerk's commissions,	227 97

\$6,384 73

COURT OF COMMON PLEAS (CRIMINAL), NEW HAVEN COUNTY.

Orders in favor of

Frederick L. Averill, clerk —

Bills of costs,	\$4,470 10
Balance of jury debenture,	1,916 04
Sheriff, deputies, and jury officers, at- tendance,	458 00
Messenger,	187 50
Stenographer, services and transcripts,	366 30
Service of jury warrants,	360 88
Sundries, printing, stationery, light, heat, etc.,	577 33
Clerk's commissions,	368 35

\$8,704 50

## COURT OF COMMON PLEAS (CIVIL), NEW LONDON COUNTY.

Orders in favor of

John C. Averill, clerk —

Balance of jury debenture, . . . . .	\$542 18
Sheriff, deputies, and jury officers, attendance, . . . . .	518 50
Messenger, . . . . .	192 50
Stenographer, services and transcripts, . . . . .	110 00
Service of jury warrants, . . . . .	24 00
Deputy Judge, . . . . .	20 00
Sundries, printing, stationery, light, heat, etc., . . . . .	366 93
Clerk's commissions, . . . . .	52 14

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\$1,826 25

## COURT OF COMMON PLEAS (CRIMINAL), NEW LONDON COUNTY.

Orders in favor of

John C. Averill, clerk —

Bills of costs, . . . . .	\$2,572 93
Balance of jury debenture, . . . . .	926 40
Sheriff, deputies, and jury officers, attendance, . . . . .	305 50
Messenger, . . . . .	82 50
Stenographer, services and transcripts, . . . . .	201 40
Service of jury warrants, . . . . .	84 00
Sundries, printing, stationery, light, heat, etc., . . . . .	88 42
Clerk's commissions, . . . . .	174 55

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\$4,435 70

## COURT OF COMMON PLEAS (CIVIL), FAIRFIELD COUNTY.

Orders in favor of

William T. Haviland, clerk —

Balance of jury debenture, . . . . .	\$296 72
Sheriff, deputies, and jury officers, attendance, . . . . .	586 00
Messenger, . . . . .	432 50
Stenographer, services and transcripts, . . . . .	110 40
Service of jury warrants, . . . . .	42 63
Deputy Judge, . . . . .	170 00



Sundries, printing, stationery, light, heat, etc., . . . . .	\$1,282 63
Clerk's commissions, . . . . .	78 92
	<u>\$2,999 80</u>

## COURT OF COMMON PLEAS (CRIMINAL), FAIRFIELD COUNTY.

## Orders in favor of

William R. Shelton, clerk —

Bills of costs, . . . . .	\$5,339 57
Balance of jury debenture, . . . . .	564 52
Sheriff, deputies, and jury officers, at- tendance, . . . . .	295 00
Messenger, . . . . .	262 50
Stenographer, services and transcripts, . . . . .	100 00
Service of jury warrants, . . . . .	225 89
Deputy Judge, . . . . .	20 00
Sundries, printing, stationery, light, heat, etc., . . . . .	343 80
Clerk's commissions, . . . . .	350 09
	<u>\$7,501 37</u>

## COURT OF COMMON PLEAS, LITCHFIELD COUNTY.

## Orders in favor of

Wheaton F. Dowd, clerk —

Balance of jury debenture, . . . . .	\$228 20
Sheriff, deputies, and jury officers, at- tendance, . . . . .	240 50
Messenger, . . . . .	190 00
Service of jury warrants, . . . . .	17 74
Deputy Judge, . . . . .	80 00
Sundries, printing, stationery, light, heat, etc., . . . . .	338 88
Clerk's commissions, . . . . .	57 04
	<u>\$1,152 36</u>

## WATERBURY DISTRICT COURT.

## Orders in favor of

Linford F. Root, clerk —

Bills of costs, . . . . .	\$1,334 86
Balance of jury debenture, . . . . .	1,333 88

Sheriff, deputies, and jury officers, attendance, . . . . .	\$773 00
Messenger, . . . . .	765 00
Service of jury warrants, . . . . .	112 00
Deputy Judge, . . . . .	560 00
Sundries, printing, stationery, light, heat, etc., . . . . .	774 50
Clerk's commissions, . . . . .	311 79
	<hr/>
	\$5,965 03
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	\$339,424 55

## No. 4.

## BOARD OF PRISONERS IN COUNTY JAILS.

## HARTFORD COUNTY.

Orders in favor of

George A. Conant, clerk —

Jailer's bills, . . . . .	\$28,558 20
Key fees, . . . . .	633 50
Clerk's fees, . . . . .	546 00

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 \$29,737 70

## NEW HAVEN COUNTY.

Orders in favor of

Edward A. Anketell, clerk —

Jailer's bills, . . . . .	\$33,008 97
Key fees, . . . . .	1,476 50
Clerk's fees, . . . . .	976 50

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 \$35,461 97

## NEW LONDON COUNTY.

Orders in favor of

John C. Averill, clerk —

Jailer's bills, . . . . .	\$9,795 21
Key fees, . . . . .	401 00
Clerk's fees, . . . . .	303 50

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 \$10,499 71

## FAIRFIELD COUNTY.

Orders in favor of

William R. Shelton, clerk —

Jailer's bills,	.	.	.	\$17,486	75
Key fees,	.	.	.	826	00
Clerk's fees,	.	.	.	821	50

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 \$19,134 25

## WINDHAM COUNTY.

Orders in favor of

Samuel H. Seward, clerk —

Jailer's bills,	.	.	.	\$6,011	43
Key fees,	.	.	.	125	50
Clerk's fees,	.	.	.	127	50

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 \$6,264 43

## LITCHFIELD COUNTY.

Orders in favor of

Dwight C. Kilbourn, clerk —

Jailer's bills,	.	.	.	\$5,770	29
Key fees,	.	.	.	159	00
Clerk's fees,	.	.	.	183	31

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 \$6,112 60

## MIDDLESEX COUNTY.

Orders in favor of

Charles G. R. Vinal, clerk —

Jailer's bills,	.	.	.	\$3,880	83
Key fees,	.	.	.	117	00
Clerk's fees,	.	.	.	104	50

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 \$4,102 33

## TOLLAND COUNTY.

Orders in favor of

Lyman T. Tingier, clerk —

Jailer's bills,	.	.	.	\$1,336	13
Clerk's fees,	.	.	.	33	50

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 \$1,369 63

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 \$112,682 62



## No. 5.

## STATE CAPITOL AND GROUNDS.

*State Capitol.*

Orders in favor of	
Thomas Hoyt, salary as superintendent, . . . . .	\$551 09
Thomas Hoyt, superintendent, weekly payrolls of employes, . . . . .	4,558 25
Thomas Hoyt, superintendent, for bills paid, and expenses, . . . . .	270 06
Benjamin C. McKenney, salary as assistant superintendent, . . . . .	349 98
Charles R. Keeney, salary as superintendent, . . . . .	1,048 87
Charles R. Keeney, superintendent, weekly payrolls of employes, . . . . .	10,036 63
Charles R. Keeney, superintendent, for bills paid, and expenses, . . . . .	638 38
John L. Wilson, salary as assistant superintendent, . . . . .	933 28
J. R. Gay, salary as assistant superintendent, during session, . . . . .	600 00
Chas. Lindeburg, salary as assistant superintendent during session, . . . . .	600 00
H. G. Hubbell, salary as assistant superintendent during session, . . . . .	600 00
Thomas Hoyt, services as janitor of Senate cloakroom during session, . . . . .	339 00
Jas. H. Wilkins, services as messenger of House coatroom during session, . . . . .	318 00
Fred C. Dibble, services as messenger of House coatroom during session, . . . . .	310 00

OCTOBER, 1898.

Orders in favor of	
Strickland & Shea, mouldings, etc., . . . . .	8 50
F. M. Sheldon, hardware, . . . . .	4 50
J. H. & W. E. Cone, hardware, . . . . .	47 44

Wycoff, Seamans & Benedict, type-	
writer chair, . . . . .	\$12 00
T. Sisson & Co., paints, . . . . .	25 67
A. W. Green, gas fixtures, . . . . .	9 30
Burr Bros., advertising bids, . . . . .	6 00
Frank J. Knox, plumbing supplies, . . . . .	26 01

## NOVEMBER.

Hartford Water Commissioners, . . . . .	263 50
H. E. Billings, cement, . . . . .	3 25
Connecticut Steam Boiler Inspection	
and Insurance Co., . . . . .	19 50
Woolley Hardware Co., hardware, . . . . .	14 89
H. E. Patten, cleaning carpets, . . . . .	18 01
Wm. H. Post Carpet Co., carpets, . . . . .	820 40

## DECEMBER.

Novelty Wood Works, cabinet, . . . . .	110 00
Woolley Hardware Co., hardware, . . . . .	5 00
Ripley Bros., repairing furniture, . . . . .	60 51
H. E. Patten, cleaning carpets, . . . . .	37 57
Southern N. E. Telephone Co., . . . . .	340 00
Brown, Thomson & Co., supplies, . . . . .	14 29
Smith & McDonough, stationery, etc., . . . . .	58 20
The Bonner-Preston Co., paints, . . . . .	8 80
Bill Bros., cartage, . . . . .	23 63
Geo. G. Dunlap, repairs on roof, . . . . .	98 90
J. H. & W. E. Cone, hardware, . . . . .	8 74
Hartford City Gas Light Co., . . . . .	143 52
Henry C. Dissell, Conn. Reports for	
Attorney-General, . . . . .	32 00
Hartford Lumber Co., lumber, . . . . .	45 47
Wm. L. McLellan, boiler compound, . . . . .	17 50
James Harris, plumbing, etc., . . . . .	374 73
Smith Premier Typewriter Co., type-	
writer, Comptroller, . . . . .	87 75
Smith Premier Typewriter Co., type-	
writer and cabinet, Attorney-Gen-	
eral, . . . . .	111 50
Smith Premier Typewriter Co., repair-	
ing typewriter, . . . . .	35
J. H. & W. E. Cone, hardware, . . . . .	25 09

## JANUARY, 1899.

Geo. G. Dunlap, repairing roof, . . .	\$201 02
Ripley Bros., sofas, mats, shades, etc., . . .	207 75
Theo. Kassenbrook, decorating, painting, etc., . . .	259 25
Wm. H. Post Carpet Co., carpets, etc., . . .	458 88
Wm. H. Post Carpet Co., repairing carpet, etc., . . .	27 85
H. E. Patten, cleaning carpets, . . .	16 43
Robbins Bros., desk and chairs, Treasurer and Governor, . . .	172 50
The Ernst Schall Co., care of electric clocks, . . .	182 01
T. Sisson & Co., sundries, . . .	29 17
W. H. Rogers, repairing heater, etc., . . .	10 66
Ripley Bros., chairs, Attorney-General, . . .	102 00
E. Birmingham, chairs, . . .	38 50
A. W. Green, gas fixtures, . . .	73 25
A. W. Green, gas fixtures, . . .	25
James Harris, plumbing, . . .	26 33
J. Lyon & Son, repairing rugs, . . .	164 57
Ripley Bros., sofa, . . .	62 25

## FEBRUARY.

Theo. Kassenbrook, painting, etc., . . .	68 13
C. H. Adams, flag, . . .	25 00
Gilbert & Dains, toilet soap, . . .	24 22
P. Garvan, paper and twine, . . .	31 76
Southern N. E. Telephone Co., . . .	340 00
The Case, Lockwood & Brainard Co., printing, . . .	10 75

## MARCH.

W. L. Whittemore & Son, brushes etc., . . .	38 75
Wm. Rogers Mfg. Co., supplies, . . .	26 00
Ripley Bros., shades, . . .	46 35
Ripley Bros., repairing cushions, . . .	7 15
Ripley Bros., cuspidors, . . .	61 20
I. B. Davis & Son, repairing boilers, . . .	59 25
Hartford City Gas Light Co., . . .	311 88
Robbins Bros., chair, . . .	15 00
E. S. Kibbe & Co., supplies, . . .	57 39
Farr Mfg. Co., soap, . . .	6 50



## APRIL.

W. L. Whittemore & Son, dusters, .	\$28 50
Allen Shade Co., shades, .	5 90
Ripley Bros., shades, .	13 56
F. D. North, fire extinguishers, .	13 50
A. W. Green, gas fixtures, .	10 75
Linus T. Fenn, furniture, Secretary, .	102 75
G. Fox & Co., combs and brushes, .	8 66
The J. T. Robertson Co., soap powder, .	9 73

## MAY.

Hartford Water Commissioners, .	253 50
C. F. Poindexter, repairing roof, 1895, .	80 00
Hartford & Spring Brook Ice Co., .	456 75
Pratt & Whitney Co., castings, .	3 66
Altha & Hughes, oil cloth, .	26 18
Jas. Ahern, repairing elevator bells, .	5 20
August Ockert, repairing safe, .	10 00
Ilsey, Doubleday & Co., oil, .	7 95
Preston & Kenyon, painting signs, .	17 75
Southern N. E. Telephone Co., .	340 00

## JUNE.

T. Sisson & Co., supplies, drugs, etc., .	70 88
Smith Premier Typewriter Co., type- writer, Secretary, .	128 75
W. L. McLellan, boiler compound, .	17 50
Hartford City Gas Light Co., .	276 58
Talcott, Frisbie & Co., supplies, drugs, etc., .	28 48
Plimpton Mfg. Co., stationery, .	48 30
Hartford Lumber Co., lumber, .	30 34
The Mellen & Hewes Co., crockery, etc., .	74 15
Strickland & Shea, lumber, .	11 90
Theo. Kassenbrook, painting, etc., .	14 25
Chas. Coburn, cement, etc., .	8 75
F. W. Griswold, sawdust, .	5 00
C. C. Fuller & Co., desk, Governor, .	125 00
Neal, Goff & Inglis Co., rug, .	3 00
A. W. Green, gas fixtures, .	9 00

## JULY.

Manning, Bowman & Co., cuspidors,	\$23 01
Hartford Coal Co., . . . . .	2,280 00
Yawman & Erbe Mfg. Co., steel cases,	
Treasurer's vaults, . . . . .	1,351 00
Southern N. E. Telephone Co., . . . . .	340 00
Olds & Whipple, repairing range, . . . . .	22 00

## AUGUST.

Woolley Hardware Co., hardware, . . . . .	2 58
Blodgett & Clapp, hardware, . . . . .	24 26
West Disinfecting Co., disinfectants, . . . . .	75 00
W. H. Post Carpet Co., carpet, . . . . .	11 50
W. L. Whittemore & Son, brushes, . . . . .	31 38
J. H. & W. E. Cone, hardware, . . . . .	97 62
Linus T. Fenn, furniture, . . . . .	13 75
P. Garvan, paper, . . . . .	61 07
Ripley Bros., carpets, etc., . . . . .	58 25

## SEPTEMBER.

Brown, Thomson & Co., supplies, . . . . .	114 72
Wm. Pathie, supplies, . . . . .	10 50
Hartford City Gas Light Co., . . . . .	107 10
Geo. P. Clark, supplies, . . . . .	2 20
N. E. Roller Grate Co., gratebars, . . . . .	50 00
Seidler & May, supplies, . . . . .	17 50
W. G. Baxter, painting and decorating, . . . . .	30 00
Strickland & Shea, supplies, . . . . .	4 00
Frank J. Knox, supplies, . . . . .	57 88

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\$34,229 60

*Capitol Grounds.*

## Orders in favor of

Thomas Hoyt, superintendent, for	
weekly payrolls of employes, . . . . .	\$1,289 08
Charles R. Keeney, superintendent,	
for weekly payrolls of employes, . . . . .	3,798 26
Connecticut Concrete Co., sidewalks, . . . . .	4,620 03
Hartford Electric Light Co., . . . . .	461 93
Hartford Street Sprinkling Co., . . . . .	150 00
James A. Bill, ashes for lawn, . . . . .	185 00
Billings Sidewalk & M. S. Co., stones, . . . . .	55 00

The Edward Balf Co., sand, cartage,	
etc.,	\$83 75
James Mooney, repairing tools,	10 61
Hartford Fertilizer Co., fertilizer,	117 50
F. C. Sturtevant, fertilizer,	40 00
Wm. Sullivan, loam,	4 00
G. W. McClunie, plants and flowers,	249 40
	<hr/>
	\$11,064 56
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	\$45,294 16
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## No. 6.

## CONTINGENT EXPENSES.

Orders in favor of	
Richard H. Clark, pension,	\$360 00
George W. Lovejoy, pension,	360 00
George L. Deming, pension,	240 00
Mrs. Mary E. Shipman, pension,	144 00
William Malone, pension,	240 00
Myra J. Davis, pension,	520 00
Sara Fletcher, pension,	260 00
Michael Quigley, pension,	363 00
Charlotte B. Cloyes, pension,	163 60
Horace Clift, care of John Mason monument,	10 00
H. P. Cleveland, care of Putnam monument,	12 00
Connecticut Historical Society, annual appropriation,	1,000 00
L. A. Cooke, Governor, expenses self, staff, and party, and First and Second Companies Governor's Foot Guard at Peace Jubilee, Philadelphia,	2,449 87
Johann Olsen, pictures of Ohio visitors, Governor and Staff, 1896,	26 25
Meigs H. Whaples, expenses of presentation of Vizcaya gun to State,	263 60



F. P. Woolley, carriages for parade, Vizcaya gun presentation, . . . . .	\$30 00
W. E. Ohaver, monument to Twenty- first Regiment, . . . . .	1,000 00
D. C. Kilbourn, expenses in relation to soldiers' monument at Arlington, . . . . .	50 00
Wm. H. Sears, payment for injuries, etc., Legislative grant, . . . . .	300 00
Walter C. Coffee, payment for injuries, etc., Legislative grant, . . . . .	150 00
Anna A. B. Dorsey, interest on Dorsey Fund, Legislative grant, . . . . .	137 50
A. D. Vorce & Co., frame, etc., . . . . .	46 00
T. W. Morgan, engrossing, . . . . .	10 00
H. E. Smith, analyzing ink for Secre- tary, . . . . .	15 00
Gilbert L. Hewitt, Agt., premium on bond for New London Coroner and County Commissioners, . . . . .	32 50
R. A. Potter, County Commissioner, Hartford County, premium on bond, . . . . .	25 00
Charles R. Hathaway, County Com- missioner, Hartford County, pre- mium on bond, . . . . .	25 00
Charles Brewer, County Commis- sioner, New Haven County, pre- mium on bond, . . . . .	25 00
Hiram Jacobs, County Commis- sioner, New Haven County, pre- mium on bond, . . . . .	25 00
Connecticut State Firemen's Asso- ciation, for annual appropriation, . . . . .	7,000 00

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\$15,283 32

*Sundry Persons for Claims Against Connecticut Firemen's  
Association.*

JULY, 1899.

Orders in favor of	
Nicholas Camp, . . . . .	\$62 00
Minnie W. Capron, . . . . .	52 00
James D. Carey, . . . . .	36 00

Walter S. Crosby, . . .	\$22 00
Mr. Geo. W. Bunnell, . . .	26 00
Oscar Erickson, . . .	78 00
John J. Higgins, . . .	20 00
Mrs. C. L. Hubbell, . . .	26 00
Wm. Jennings, . . .	42 00
Burton Jones, . . .	8 00
Mrs. W. C. Judd, . . .	52 00
Wm. H. Scherry, . . .	134 00

## AUGUST.

Jerome Bailey, . . .	12 00
Elizabeth Bush, . . .	52 00
Nicholas Camp, . . .	44 00
Wm. P. Carlton, . . .	6 00
Francis Fitzpatrick, . . .	206 00
L. W. Greeneberg, . . .	16 00
Henry Heitman, . . .	10 00
J. W. Heffernan, trustee, . . .	52 00
Mrs. Annie Kampf, . . .	78 00
Frank J. Kelley, . . .	36 00
Jeremiah Kingston, . . .	364 00
F. A. Lillie, . . .	36 00
Ronald Mussell, . . .	190 00
W. F. Noyes, . . .	78 00
Geo. S. Pitt, trustee, . . .	26 00
James N. Wood, . . .	30 00

## SEPTEMBER.

F. B. Hoyt, . . .	10 00
Mrs. W. C. Judd, . . .	52 00
Mary A. Kingsley, . . .	26 00
Mrs. Jennie E. Main, . . .	78 00
Frederick Oakley, . . .	24 00
J. H. Reed, . . .	10 00
Wm. P. Reilley, . . .	18 00
Kate Roberts, . . .	104 00

\$2,116 00

\$17,399 32

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## No. 7.

## STATE BOARD OF EDUCATION.

Orders in favor of	
Charles D. Hine, Secretary, for salary,	\$3,500 00
Charles D. Hine, Secretary, office expenses, . . . . .	4,199 78
Charles D. Hine, Secretary, teachers' meetings, . . . . .	2,864 95
Charles D. Hine, Secretary, expenses of members of the Board, . . . . .	61 33
Charles D. Hine, Secretary, traveling expenses, . . . . .	415 79
Charles D. Hine, Secretary, services and expenses of special agents to enforce the factory laws, . . . . .	7,118 97
Charles D. Hine, Secretary, public libraries, . . . . .	4,880 52
Charles D. Hine, Secretary, expenses of Public Library Committee, . . . . .	561 98
Charles D. Hine, Secretary, traveling expenses of agent, . . . . .	580 60
A. J. Wright, chief clerk, for salary, . . . . .	1,800 00
Giles Potter, agent, for salary, . . . . .	1,500 00
Hattie E. Cochrane, clerk, for salary, . . . . .	385 66
Minnie B. W. Baker, clerk, for salary, . . . . .	633 30
Helen C. Pease, clerk, for salary, . . . . .	363 00
	<hr/>
	\$28,865 88

## No. 8.

## STATE NORMAL SCHOOLS.

*New Britain.*

Orders in favor of	
Charles D. Hine, Secretary, for salaries and expenses of management,	\$30,547 92



*Willimantic.*

Orders in favor of  
Charles D. Hine, Secretary, for sala-  
ries and expenses of management, \$19,000 19

*New Haven.*

Orders in favor of  
Charles D. Hine, Secretary, for sala-  
ries and expenses of management, 18,028 30  
\$67,576 41

## NORMAL SCHOOL BUILDING.

*New Britain.*

Orders in favor of  
Charles D. Hine, Secretary, for venti-  
lation, . . . . . \$161 04

*Willimantic.*

Orders in favor of  
Charles D. Hine, Secretary, bills due  
for building, paid by order of  
Legislature, . . . . . 1,010 52  
\$1,171 56  
\$68,747 97

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## No. 9.

## COMMON SCHOOLS.

*School Libraries.*

Orders in favor of  
Charles D. Hine, Secretary, . . . . . \$7,650 00

*Evening Schools.*

Orders in favor of the School Visitors of

Bridgeport,	.	.	.	.	\$158 96
Meriden,	.	.	.	.	184 50
New Britain,	.	.	.	.	326 25
New Haven,	.	.	.	.	1,104 75
Norwalk,	.	.	.	.	102 10
Norwich,	.	.	.	.	206 44
Stamford,	.	.	.	.	135 44
Waterbury,	.	.	.	.	288 00
Waterbury Central,	.	.	.	.	339 08

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 \$2,845 52
*\*High Schools.*

Orders in favor of Town Treasurer of

Andover,	\$20 00	Middlebury,	\$26 66
Avon,	156 00	Middlefield,	180 00
Bethany,	29 66	Newington,	109 73
Bloomfield,	40 00	North Haven,	70 00
Bolton,	40 00	Redding,	20 00
Brookfield,	33 00	Rocky Hill,	53 33
Burlington,	278 00	Salem,	48 00
Chester,	190 00	Scotland,	60 00
Coventry,	214 16	Sprague,	40 00
Durham,	20 00	Trumbull,	125 00
East Haven,	160 00	Westbrook,	10 00
Ellington,	604 67	Willington,	40 00
Haddam,	50 00	Wilton,	7 20
Hampton,	20 00	Wolcott,	48 00
Hebron,	12 00	Woodstock,	30 00

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 \$2,735 41

\* For tuition of Children in High Schools in towns and cities other than those in which they reside, under provisions of Chapter CCXLIX, Public Acts, 1897.

*Appropriations for Schools.*

Orders in favor of Town Treasurers of the following towns:

## HARTFORD COUNTY.

Hartford,	\$32,694 75	Manchester,	\$2,306 25
Avon,	515 25	Ninth Dist.,	2,783 25
Berlin,	1,293 75	Marlborough,	265 50
Bloomfield,	603 00	New Britain,	12,118 50
Bristol,	4,317 75	Newington,	486 00
Burlington,	603 00	Plainville,	870 75
Canton,	1,417 50	Rocky Hill,	481 50
East Granby,	249 75	Simsbury,	904 50
East Hartford,	3,339 00	Southington,	2,821 50
East Windsor,	1,545 75	South Windsor,	756 00
Enfield,	3,411 00	Suffield,	1,347 75
Farmington,	1,602 00	West Hartford,	1,262 25
Glastonbury,	1,838 25	Wethersfield,	965 25
Granby,	551 25	Windsor,	1,613 25
Hartland,	195 75	Wind'r Locks,	1,687 50
		<hr/>	
		\$84,847 50	

## NEW HAVEN COUNTY.

New Haven,		Middlebury,	\$319 50
City Dist.,	\$49,995 00	Milford,	1,665 00
Westville,	162 00	Naugatuck,	5,782 50
South,	1,140 75	North Branford,	400 50
Ansonia,	6,545 25	North Haven,	873 00
Beacon Falls,	186 75	Orange,	3,485 25
Bethany,	279 00	Oxford,	452 25
Branford,	2,475 00	Prospect,	238 50
Cheshire,	708 75	Seymour,	1,712 25
Derby,	3,807 00	Southbury,	513 00
East Haven,	576 00	Wallingford,	4,644 00
Guilford,	1,269 00	Waterbury,	3,024 00
Hamden,	2,117 25	Central,	22,623 75
Madison,	713 25	Wolcott,	337 50
Meriden,	14,490 00	Woodbridge,	450 00
		<hr/>	
		\$130,986 00	



## NEW LONDON COUNTY.

New London,	\$7,202 25	Lebanon,	\$758 25
Norwich,		Ledyard,	695 25
Central,	3,294 00	Lisbon,	261 00
Town Street,	558 00	Lyme,	328 50
W. Chelsea,	2,504 25	Montville,	1,307 25
Falls Dist.,	661 50	No. Stonington,	621 00
Town,	4,950 00	Old Lyme,	463 50
Bozrah,	364 50	Preston,	1,464 75
Colchester,	972 00	Salem,	236 25
East Lyme,	823 50	Sprague,	945 00
Franklin,	220 50	Stonington,	3,946 50
Griswold,	2,011 50	Voluntown,	414 00
Groton,	2,621 25	Waterford,	1,651 50
		<hr/>	
		\$39,276 00	

## FAIRFIELD COUNTY.

Bridgeport,	\$35,037 00	Newtown,	\$1,467 00
Bethel,	1,802 25	Norwalk,	10,163 25
Brookfield,	447 75	Redding,	528 75
Darien,	879 75	Ridgefield,	1,194 75
Danbury,	10,653 75	Sherman,	265 50
Easton,	411 75	Stamford,	9,931 50
Fairfield,	2,070 00	Stratford,	1,521 00
Greenwich,	5,685 75	Trumbull,	706 50
Huntington,	2,601 00	Weston,	355 50
Monroe,	389 25	Westport,	1,804 50
New Canaan,	1,397 25	Wilton,	855 00
New Fairfield,	270 00		
		<hr/>	
		\$90,438 75	

## WINDHAM COUNTY.

Brooklyn,	\$1,091 25	Pomfret,	\$756 00
Ashford,	256 50	Putnam,	3,267 00
Canterbury,	369 00	Scotland,	234 00
Chaplin,	267 75	Sterling,	666 00
Eastford,	258 75	Thompson,	3,163 50
Hampton,	315 00	Windham,	4,529 25
Killingly,	3,206 25	Woodstock,	839 25
Plainfield,	2,556 00		
		<hr/>	
		\$21,775 50	

## LITCHFIELD COUNTY.

Litchfield,	\$1,575 00	North Canaan,	\$792 00
Barkhamsted,	427 50	Norfolk,	762 75
Bethlehem,	236 25	Plymouth,	1,167 75
Bridgewater,	276 75	Roxbury,	418 50
Canaan,	407 25	Salisbury,	1,667 25
Colebrook,	342 00	Sharon,	893 25
Cornwall,	562 50	Thomaston,	1,460 25
Goshen,	339 75	Torrington,	5,735 25
Harwinton,	670 50	Warren,	213 75
Kent,	612 00	Washington,	870 75
Morris,	274 50	Watertown,	1,320 75
New Hartford,	1,660 50	Winchester,	3,663 00
New Milford,	1,813 50	Woodbury,	882 00
			<u>\$29,045 25</u>

## MIDDLESEX COUNTY.

Middletown,		East Haddam,	\$965 25
City,	\$4,263 75	Essex,	837 00
Middletown,	2,907 00	Killingworth,	303 75
Haddam,	1,059 75	Middlefield,	366 75
Chatham,	990 00	Old Saybrook,	639 00
Chester,	623 25	Portland,	2,432 25
Clinton,	598 50	Saybrook,	762 75
Cromwell,	1,183 50	Westbrook,	366 75
Durham,	375 75		
			<u>\$18,675 00</u>

## TOLLAND COUNTY.

Tolland,	\$492 75	Mansfield,	\$774 00
Andover,	121 50	Somers,	704 25
Bolton,	182 25	Stafford,	2,508 75
Columbia,	378 00	Union,	202 50
Coventry,	744 75	Vernon,	4,295 25
Ellington,	870 75	Willington,	436 50
Hebron,	429 75		
			<u>\$12,141 00</u>

\$427,185 00\$440,415 93

## No. 10.

## STATE LIBRARY.

Orders in favor of	
Charles J. Hoadly, Librarian, salary,	\$1,800 00
Charles J. Hoadly, Librarian, books, records, etc., . . . . .	969 61
Charles W. Butler, clerk, salary, .	16 67
George S. Godard, clerk, salary, .	783 33
	<u>\$3,569 61</u>

## No. 11.

## STATE PRISON.

Orders in favor of	
Jabez L. Woodbridge, Warden, deficiency in earnings of the prison,	\$11,835 21
Jabez L. Woodbridge, Warden, prison library, . . . . .	300 00
Jabez L. Woodbridge, Warden, for executions, . . . . .	50 00
Albert Garvin, Warden, deficiency in earnings of the prison, . . . .	33,679 76
Thomas D. Wells, expenses as member and secretary Board of Directors, . . . . .	150 81
James W. Cheney, expenses as director, . . . . .	99 05
F. M. Salmon, expenses as director, .	97 30
W. C. Reynolds, expenses as director,	61 65
E. C. Frisbie, expenses as director, .	98 92
J. G. Adams, services as appraiser, .	50 00
A. G. Smith, services as appraiser, .	50 00
Lucius W. Bartlett, clerk, premium on bond, . . . . .	12 50
D. Ward Northrop, Auditor, . . .	80 00
F. B. Noyes, Auditor, . . . . .	80 00
	<u>\$46,645 20</u>



*Special Appropriation for Building.*

Orders in favor of		
Albert Garvin, Warden,	.	\$15,000 00
		\$15,000 00

## CONNECTICUT PRISON ASSOCIATION.

Orders in favor of		
Connecticut Prison Association, an-		
nual appropriation,	.	\$2,700 00
John C. Taylor, secretary, salary,	.	300 00
D. Ward Northrop, Auditor,	.	10 00
F. B. Noyes, Auditor,	.	10 00
		\$3,020 00

## BOARD OF PARDONS.

Orders in favor of		
George P. McLean, clerk, salary,	.	\$150 00
Charles B. Andrews, member, ex-		
penses,	.	15 00
M. W. Seymour, member, expenses,	.	10 00
Edward Harland, member, expenses,	.	10 00
Ernest Cady, member, expenses,	.	10 00
Francis Bacon, member, expenses,	.	20 00
E. J. Smith, sheriff, attendance and		
expenses,	.	37 10
		\$252 10
		\$64,917 30

No. 12.

## CONNECTICUT SCHOOL FOR BOYS.

Orders in favor of		
Eugene A. Hall, Treasurer, for board bills:		
October, 1898,	.	\$5,583 39
November,	.	5,935 04
December,	.	5,795 19
January, 1899,	.	5,890 05
February,	.	5,769 56
March,	.	5,177 62

April,	.	.	.	\$5,760	13
May,	.	.	.	5,382	37
June,	.	.	.	5,589	08
July,	.	.	.	5,498	09
August,	.	.	.	5,789	30
September,	.	.	.	5,757	98

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\$67,927 80

Orders in favor of

J. L. Lathrop, trustee, expenses,	.	.	.	\$53	59
George P. Crane, trustee, expenses,	.	.	.	55	76
Joseph Hutchins, trustee, expenses,	.	.	.	37	95
D. Ward Northrop, Auditor,	.	.	.	60	00
F. B. Noyes, Auditor,	.	.	.	40	00
W. A. Riley, Auditor,	.	.	.	20	00

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\$267 30

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\$68,195 10

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No. 13.

## CONNECTICUT INDUSTRIAL SCHOOL FOR GIRLS.

Orders in favor of

C. E. Bacon, Treasurer, for board bills:

October, 1898,	.	.	.	\$3,537	60
November,	.	.	.	3,667	53
December,	.	.	.	3,611	18
January, 1899,	.	.	.	3,673	55
February,	.	.	.	3,817	17
March,	.	.	.	3,504	73
April,	.	.	.	3,696	45
May,	.	.	.	3,503	14
June,	.	.	.	3,563	78
July,	.	.	.	3,459	28
August,	.	.	.	3,632	42
September,	.	.	.	3,453	99

D. Ward Northrop, Auditor,	.	.	.	60	00
F. B. Noyes, Auditor,	.	.	.	40	00
W. A. Riley, Auditor,	.	.	.	20	00

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\$43,240 82

## No. 14.

## STATE PAUPERS.

Orders in favor of			
Morton Sanford, for supporting State			
paupers,	.	.	\$3,912 20
The town of Canton,	.	.	15 00
" " " Bristol,	.	.	32 25
" " " Darien,	.	.	15 00
" " " Hebron,	.	.	26 00
" " " Huntington,	.	.	107 32
" " " New Haven,	.	.	10 00
" " " Norwich,	.	.	75 00
" " " Orange,	.	.	99 56
" " " Preston,	.	.	28 72
" " " Stratford,	.	.	6 50
" " " Winchester,	.	.	15 00
" " " Windham,	.	.	18 71
			<hr/>
			\$4,361 26
			<hr/>

## No. 15.

## HUMANE INSTITUTIONS.

## BOARD OF EDUCATION OF THE BLIND.

*Perkins Institution for the Blind.*

## Orders for board bills:

January,	.	.	\$1,921 67
April,	.	.	1,912 00
July,	.	.	1,914 50
			<hr/>

\$5,748 17



*Connecticut Institute and Industrial School for the Blind.*

## Orders for board bills:

January, . . .	\$4,133 32
April, . . .	4,260 00
July, . . .	3,950 00
D. Ward Northrop, Auditor, . . .	90 00
F. B. Noyes, Auditor, . . .	80 00
W. A. Riley, Auditor, . . .	20 00

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 \$12,533 32
*Expenses of the Board.*

## Orders in favor of

F. E. Cleveland, secretary, for salary, . . .	\$1,800 00
F. E. Cleveland, secretary, premium on bond, . . . . .	12 50

## JANUARY.

The Pioneers, supplies, . . .	\$72 10
Brown, Thomson & Co., supplies, . . .	198 17
Gemmill, Burnham & Co., supplies, . . .	37 80
Willis & Wilson, supplies, . . .	60 45
John F. Keane & Co., supplies, . . .	15 00
Nellie Curran, supplies, . . .	20 00
Wm. J. Laurence, supplies, . . .	2 00
R. C. Jones, supplies, . . .	69 40
J. N. Adams, supplies, . . .	5 31
Wm. B. Otis, supplies, . . .	11 00
E. M. Webb, supplies, . . .	8 50

## APRIL.

The Pioneers, supplies, . . .	27 50
Brown, Thomson & Co., supplies, . . .	31 32
Gemmill, Burnham & Co., supplies, . . .	7 20
Willis & Wilson, supplies, . . .	3 25
R. C. Jones, supplies, . . .	27 35

## JULY.

The Pioneers, supplies, . . .	2 20
Brown, Thomson & Co., supplies, . . .	111 49
Gemmill, Burnham & Co., supplies, . . .	11 25
E. M. Webb, supplies, . . .	8 75

N. E. Curran, supplies,	\$10 00
Southern N. E. Telephone Co.,	33 34
E. K. Marshall, supplies,	14 00
M. L. Kennedy, supplies,	8 21
Connecticut Magazine, supplies,	8 00
R. C. Jones, supplies,	8 70
Willis & Wilson, supplies,	3 00
G. Fox & Co., supplies,	39 88
E. W. Foster, expenses as member,	192 90
F. E. Cleveland, expenses as member,	153 12
Connecticut Institute, printing department,	351 95
	<hr/>
	\$3,365 64
Less error in previous payment,	5 50

\$3,360 14

*\*Special Appropriation.*

JULY, 1899.

Orders in favor of

Joseph L. Barbour,	\$300 00
E. S. Kibbe & Co.,	419 98
Phoenix National Bank,	250 00
Connecticut Trust & Safe Deposit Co.,	950 00
W. C. Mason & Co.,	871 12
C. A. Pease & Co.,	78 41
G. Fox & Co.,	121 73
C. O. Spencer, School Fund Commissioner,	689 67
Angus & Chesebro,	915 84
City Bank,	3,000 00
Mary Brown,	425 15
Connecticut River Banking Co.,	200 00
Ella B. Kendrick,	109 29
Olds & Whipple,	606 65
Willis & Wilson,	79 84
Gemmell, Burnham & Co.,	76 95
J. L. White,	62 30
H. R. W. Miles,	115 00

\* Chapter 481, Special Laws, 1899.

State Savings Bank, . . .	\$1,340 00
Kingsley & Smith, . . .	81 79
Plimpton Mfg. Co., . . .	970 22

## AUGUST.

Brown, Thomson & Co., . . .	59 33
F. E. Cleveland, . . .	2,000 00
Farmers & Mechanics' Natl. Bank, . . .	400 00
John Flynn, . . .	105 24
P. Garvan, . . .	301 56
Thomas Oakes & Son, . . .	199 46
National Biscuit Co., . . .	85 19
Rice & Baldwin, . . .	45 00
T. Sisson & Co., . . .	47 56
E. Tucker's Sons, . . .	59 03

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\$14,966 31

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\$36,607 94

*American School for the Deaf.*

## Orders for board bills —

October, . . .	\$6,900 00
April, . . .	7,400 00
D. Ward Northrop, Auditor, . . .	10 00
F. B. Noyes, Auditor, . . .	10 00

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\$14,320 00

*Connecticut School for Imbeciles.*

## Orders for board bills —

October, 1898, . . .	\$5,072 42
January, 1899, . . .	5,091 89
April, . . .	5,029 77
July, . . .	5,119 28
D. Ward Northrop, Auditor, . . .	20 00
F. B. Noyes, Auditor, . . .	20 00

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\$20,353 36

## Orders for special appropriation for

building, . . .	5,000 00
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\$25,353 36



*Mystic Oral School.*

## Orders for board bills —

October, 1898, . . . .	\$1,365 95
January, 1899, . . . .	1,516 00
April, . . . . .	1,509 90
July, . . . . .	1,500 00
D. Ward Northrop, Auditor, . . . .	20 00
F. B. Noyes, Auditor, . . . .	20 00

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 \$5,931 85
*General Hospital Society.*

Orders for annual appropriation, .	\$5,000 00
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*Hartford Hospital.*

Orders for annual appropriation, .	\$5,000 00
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*Bridgeport Hospital.*

Orders for annual appropriation, .	\$5,000 00
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*Grace Hospital.*

Orders for annual appropriation, .	\$5,000 00
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*Norwalk Hospital Association.*

Orders for annual appropriation, .	\$3,625 00
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*Danbury Hospital.*

Orders for annual appropriation, .	\$5,000 00
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*William W. Backus Hospital.*

Orders for annual appropriation, .	\$5,000 00
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*Meriden Hospital.*

Orders for annual appropriation, .	\$3,000 00
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*Waterbury Hospital.*

Orders for annual appropriation, .	\$3,000 00
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*New London Memorial Hospital.*

Orders for annual appropriation, . . . . .	\$5,000 00
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*Day-Kimball Hospital.*

Orders for annual appropriation, . . . . .	\$2,125 00
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*New Britain General Hospital.*

Orders for annual appropriation, . . . . .	\$1,250 00
Order for special appropriation for building, . . . . .	20,000 00
	<hr/>
	\$21,250 00

*Connecticut Humane Society.*

Orders for annual appropriation, . . . . .	\$2,000 00
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*Connecticut Hospital for the Insane.*

Orders in favor of

M. B. Copeland, Treasurer, for board bills —

October, 1898, . . . . .	\$7,159 56
November, . . . . .	7,401 67
December, . . . . .	7,196 13
January, 1899, . . . . .	7,487 66
February, . . . . .	7,553 56
March, . . . . .	6,825 91
April, . . . . .	7,552 88
May, . . . . .	7,331 16
June, . . . . .	7,632 06
August, . . . . .	15,161 90
September, . . . . .	7,793 94
	<hr/>
	\$89,096 43

Orders in favor of

Costello Lippitt, trustee, for expenses, . . . . .	\$32 20
W. B. Foster, trustee, for expenses, . . . . .	25 25
W. D. Morgan, trustee, for expenses, . . . . .	27 40
D. Ward Northrop, Auditor, . . . . .	80 00
F. B. Noyes, Auditor, . . . . .	30 00
W. A. Riley, Auditor, . . . . .	50 00
	<hr/>
	\$244 85

\$90,341 28

*Retreat for Insane.*

## Orders for board bills —

October, 1898, . . . .	\$794 45
January, 1899, . . . .	841 00
April, . . . .	867 86
July, . . . .	772 42

\$3,275 73

*Connecticut School for Imbeciles.*

## Orders for board of insane beneficiary —

October, 1898, . . . .	\$26 00
January, 1899, . . . .	26 00

\$52 00

*Insane Prisoners.*

## Orders in favor of

John C. Taylor, agent of Connecticut Prison Association, . . . .	\$81 35
E. A. Down, M.D., examination of prisoners, . . . .	77 15
George L. Porter, M.D., examination of prisoners, . . . .	5 00

\$163 50

*Homes for Dependent and Neglected Children.*

## HARTFORD COUNTY.

## Orders in favor of

## The County Commissioners —

October, 1898, . . . .	\$2,960 02
January, 1899, . . . .	3,572 65
April, . . . .	3,283 92
July, . . . .	3,236 11

\$13,052 70



## NEW HAVEN COUNTY.

Orders in favor of			
The County Commissioners —			
January, 1899,	.	.	\$4,382 87
March, .	.	.	4,352 50
June, .	.	.	4,106 37
September, .	.	.	3,545 96
			<hr/>
			\$16,387 70

## NEW LONDON COUNTY.

Orders in favor of			
The County Commissioners —			
December, 1898,	.	.	\$1,300 75
January, 1899, .	.	.	1,585 95
May, .	.	.	1,508 91
July, .	.	.	1,536 89
			<hr/>
			\$5,932 50

## FAIRFIELD COUNTY.

Orders in favor of			
The County Commissioners —			
October, 1898, .	.	.	\$2,593 41
January, 1899, .	.	.	3,111 71
May, .	.	.	3,037 41
July, .	.	.	2,804 86
			<hr/>
			\$11,547 39

## WINDHAM COUNTY.

Orders in favor of			
The County Commissioners —			
October, 1898, .	.	.	\$1,535 36
January, 1899, .	.	.	1,527 91
July, .	.	.	1,465 03
			<hr/>
			\$4,528 30

## LITCHFIELD COUNTY.

Orders in favor of The County Commissioners —			
October, 1898,	.	.	\$1,542 14
January, 1899,	.	.	1,646 26
April,	.	.	1,579 19
July,	.	.	1,291 92
			<hr/> \$6,059 51

## MIDDLESEX COUNTY.

Orders in favor of The County Commissioners —			
October, 1898,	.	.	\$1,486 23
January, 1899,	.	.	1,714 78
May,	.	.	1,624 55
July,	.	.	1,588 32
			<hr/> \$6,413 88

## TOLLAND COUNTY.

Orders in favor of The County Commissioners —			
October, 1898,	.	.	\$1,065 43
January, 1899,	.	.	1,184 86
April,	.	.	1,159 32
May,	.	.	1,486 63
July,	.	.	1,079 70
			<hr/> \$5,975 94
			\$69,897 92
			<hr/> \$314,943 58

## No. 16.

## SICK AND WOUNDED SOLDIERS.

*Fitch's Home for Soldiers.*

Orders in favor of

L. A. Dickinson, Treasurer of the  
Soldiers' Hospital Board, for ex-  
penses of management —

November, 1898,	.	.	\$10,000 00
December,	.	.	10,000 00
February, 1899,	.	.	10,000 00
March,	.	.	10,000 00
May,	.	.	10,000 00
June,	.	.	10,000 00
August,	.	.	15,000 00

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\$75,000 00

L. A. Dickinson, Treasurer, appropria-  
tion for special hospital treatment, 246 00

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\$75,246 00

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## No. 17.

## DECEASED SOLDIERS.

Orders in favor of the following towns:

Andover,	\$23 00	Colebrook,	\$35 00
Ansonia,	70 00	Darien,	875 00
Avon,	35 00	Danbury,	105 00
Barkhamsted,	35 00	Derby,	35 00
Bethel,	35 00	East Hartford,	70 00
Branford,	35 00	East Haven,	35 00
Bridgeport,	350 00	East Lyme,	105 00
Canton,	35 00	Easton,	35 00
Chatham,	35 00	Enfield,	70 00
Colchester,	35 00	Essex,	35 00



Goshen,	\$35 00	Portland,	\$70 00
Greenwich,	105 00	Putnam,	105 00
Guilford,	35 00	Redding,	35 00
Haddam,	35 00	Seymour,	35 00
Hartford,	280 00	Simsbury,	70 00
Hampton,	33 50	Sherman,	35 00
Manchester,	70 00	Scotland,	35 00
Meriden,	105 00	Somers,	70 00
Milford,	70 00	Southbury,	35 00
Middletown,	140 00	Sprague,	35 00
New Britain,	35 00	Stamford,	140 00
New Canaan,	35 00	Sterling,	35 00
New Haven,	1,260 00	Stafford,	70 00
New London,	175 00	Waterbury,	35 00
Norfolk,	35 00	Waterford,	105 00
North Haven,	35 00	Wallingford,	35 00
No. Stonington,	35 00	West Hartford,	70 00
Norwalk,	175 00	Winchester,	70 00
Norwich,	280 00	Windham,	140 00
Orange,	35 00	Wilton,	35 00
Oxford,	70 00	Windsor,	175 00
Plymouth,	35 00	Wethersfield,	35 00
Pomfret,	105 00	Woodstock,	35 00

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\$6,811 50

Stephen Maslen, for headstones,	\$3,735 00
Evergreen Cemetery Association, for care of soldiers' lot,	10 00

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\$3,745 00

\$10,556 50

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No. 18.

### AGRICULTURAL AFFAIRS.

Orders in favor of	
State Board of Agriculture, annual ap- propriation,	\$3,500 00
Connecticut Agricultural Experiment Station, annual appropriation,	10,000 00
Connecticut Agricultural Experiment Station for food investigation,	2 500 00

Storrs Agricultural College, annual appropriation, . . . . .	\$15,000 00
Storrs Agricultural College, for examination of food products, . . . . .	1,800 00
D. Ward Northrop, auditing Connecticut Agricultural Experiment Station, . . . . .	20 00
D. Ward Northrop, auditing Storrs Agricultural College, . . . . .	20 00
F. B. Noyes, auditing Connecticut Agricultural Experiment Station, . . . . .	10 00
F. B. Noyes, auditing Storrs Agricultural College, . . . . .	20 00
W. A. Riley, auditing Connecticut Agricultural Experiment Station, . . . . .	10 00
	<hr/>
	\$32,880 00

*Commission on Diseases of Domestic Animals.*

Orders in favor of	
W. B. Sprague, Commissioner, for salary, . . . . .	\$1,305 55
W. B. Sprague, Commissioner, traveling expenses, . . . . .	613 16
W. B. Sprague, Commissioner, clerical and other expenses, . . . . .	212 22
H. O. Averill, Commissioner, for salary, . . . . .	194 45
H. O. Averill, Commissioner, for traveling expenses, . . . . .	78 77
H. O. Averill, Commissioner, clerical and other expenses, . . . . .	37 00
	<hr/>
	\$2,441 15

*Compensation for Cattle Killed by Order of the Commissioner.*

OCTOBER, 1898.

Orders in favor of	
Roswell Chamberlin, . . . . .	\$20 00
Asahel Griswold, . . . . .	20 00
Albert Whipple, . . . . .	15 00
J. J. Wilcox, . . . . .	20 00
N. E. Lord, . . . . .	20 00

## NOVEMBER.

Charles Brown,	.	.	.	\$20 00
C. W. Converse,	.	.	.	20 00
Clarence Hurd,	.	.	.	15 00
Noble E. Lord,	.	.	.	20 00
L. F. Parke,	.	.	.	15 00
Patrick Shea,	.	.	.	10 00
A. A. Tillinghast,	.	.	.	20 00
Geo. W. Woodbridge,	.	.	.	20 00

## DECEMBER.

Asahel Griswold,	.	.	.	20 00
Chas. W. Converse,	.	.	.	20 00
Geo. H. Nichols,	.	.	.	15 00
Horace North,	.	.	.	15 00
N. E. Lord,	.	.	.	15 00
D. C. Burnham,	.	.	.	15 00
J. B. Walker, Agent,	.	.	.	40 00
Julius E. Rice,	.	.	.	20 00

## JANUARY, 1899.

C. F. Burt,	.	.	.	15 00
L. H. Clark,	.	.	.	12 00
Mary A. Frisbie,	.	.	.	15 00
Geo. F. Humphrey,	.	.	.	10 00
Harry G. Kibbe,	.	.	.	20 00
A. H. Merriam,	.	.	.	15 00
J. A. Miller,	.	.	.	20 00
Storrs Agricultural College,	.	.	.	20 00
W. H. Taylor,	.	.	.	20 00
Jas. Tobin,	.	.	.	15 00

## FEBRUARY.

W. P. Banning,	.	.	.	20 00
E. D. Caulkins,	.	.	.	10 00
J. E. Collins,	.	.	.	20 00
A. R. Gillett,	.	.	.	15 00
Asahel Griswold,	.	.	.	20 00
Harry T. Minor,	.	.	.	160 00
Daniel Moriarty,	.	.	.	20 00
Oscar Robinson,	.	.	.	20 00
E. C. Strong,	.	.	.	25 00



## MARCH.

H. S. Bailey, . . . .	\$35 00
Fred L. Belden, . . . .	20 00
F. A. Bidwell, . . . .	20 00
John Lawton, . . . .	15 00
Geo. A. Martin, . . . .	15 00
Geo. H. Nichols, . . . .	15 00
Julia E. Phelps, . . . .	10 00
Julia E. Phelps, Agent, . . . .	15 00
A. J. Pierpont, . . . .	20 00
F. B. Post, . . . .	30 00
C. A. Ryan, . . . .	25 00
Chas. N. Taintor, . . . .	10 00
M. H. Tucker, . . . .	20 00

## APRIL.

John L. Brown, . . . .	12 00
D. W. Burgess, . . . .	20 00
L. C. Chittenden, . . . .	20 00
E. W. Crouch, . . . .	15 00
Richard Davis, . . . .	10 00
N. D. Foster, . . . .	15 00
E. R. Green, . . . .	10 00
E. T. Hurlburt, . . . .	15 00
J. B. Kibbe, . . . .	15 00
J. J. Scoville, . . . .	10 00
F. A. Stanley, . . . .	15 00
W. C. Tyler, . . . .	15 00
E. R. Gillette, . . . .	15 00

## MAY.

D. H. Barstow, . . . .	15 00
F. W. Beecher, . . . .	20 00
Mrs. S. Berriman, . . . .	20 00
E. Bierce, . . . .	30 00
W. S. Bishop, . . . .	20 00
G. C. Feley, . . . .	40 00
R. E. Holmes, . . . .	60 00
W. J. Andrews, . . . .	17 50
D. C. Merrill & Sons, . . . .	40 00
C. H. Merwin, . . . .	20 00
T. W. Newell, . . . .	10 00

C. E. Pearce, . . . .	\$20 00
O. W. Raymond, . . . .	20 00
P. Shea, . . . .	20 00
N. S. Stevens, . . . .	20 00

## JUNE.

Frank W. Bacon, . . . .	20 00
F. C. Barnes, . . . .	20 00
W. R. & G. H. Bartlett, . . . .	20 00
J. F. Brown, Jr., . . . .	20 00
Connecticut Agricultural College, . . . .	100 00
Eaton Bros., . . . .	40 00
T. Fitzgerald, . . . .	20 00
O. F. Gibson, . . . .	10 00
M. Holley, . . . .	20 00
E. D. Lane, . . . .	20 00
W. H. Mitchell, . . . .	15 00
R. Noble, . . . .	20 00
C. H. Sage, . . . .	20 00
N. Schaffer, . . . .	20 00
J. S. Sprague, . . . .	15 00
A. L. Wheeler, . . . .	18 00

## JULY.

S. W. Daniels, . . . .	15 00
B. Harsarter, . . . .	10 00
Wm. Heineman, . . . .	15 00

## AUGUST.

John L. Brown, . . . .	5 00
E. F. Rivers, . . . .	10 00
D. W. Thrall, . . . .	20 00
L. D. Willey, . . . .	15 00

## SEPTEMBER.

Joseph Burchwell, . . . .	10 00
Mary M. Champlin, . . . .	10 00
Lucy Griswold, . . . .	10 00

\$2,194 50

*State Aid to Agricultural Societies.*

Orders in favor of		
Berlin Agricultural Society, . . .		\$139 80
Branford Agricultural Society, . . .		106 95
Connecticut Dairymen's Association, . . .		169 84
Connecticut Horticultural Association, . . .		141 59
Connecticut Pomological Association, . . .		102 03
Chester Agricultural Society, . . .		102 81
Danbury Agricultural Society, . . .	1,094	25
Farmington Valley Agricultural Soc'y, . . .		181 67
Granby Agricultural Society, . . .		110 74
Guilford Agricultural Society, . . .		150 28
Harwinton Agricultural Society, . . .		123 96
New London Co. Agricultural Society, . . .		316 46
New Milford Agricultural Society, . . .		165 65
Newtown Agricultural Society, . . .		204 54
Putnam Park Agricultural Society, . . .		383 00
Rockville Agricultural Society, . . .		197 49
Simsbury Agricultural Society, . . .		128 48
Southington Agricultural Society, . . .		205 03
Stafford Springs Agricultural Society, . . .		464 66
Suffield Agricultural Society, . . .		123 75
Union Agricultural Society of Monroe, . . .		190 26
Union Agricultural Society of Somers, . . .		128 72
Willimantic Agricultural Society, . . .		132 31
Windham Co. Agricultural Society, . . .		318 19
Woodstock Agricultural Society, . . .		227 64
Wolcott Agricultural Society, . . .		189 90

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\$5,800 00

*Bounty for Tree Planting.*

Orders in favor of		
S. W. Elliott, . . . . .		\$27 70
E. C. Chamberlain, . . . . .		35 00
Anson Button, . . . . .		9 00
Daniel Moriarty, . . . . .		3 60

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\$75 30



*State Aid to Associations.*

Orders in favor of	
Connecticut Dairymen's Association,	\$1,490 61
Connecticut Sheepbreeders' Ass'n,	60 00
	\$1,550 61

*Dairy Commissioner.*

Orders in favor of	
John B. Noble, Commissioner, salary,	\$1,500 00
John B. Noble, Commissioner, ex-	
penses,	555 91
Robert O. Eaton, deputy, salary,	1,200 00
Robert O. Eaton, deputy, expenses,	569 67
	\$3,825 58
	<u>\$48,767 14</u>

## No. 19.

## NATIONAL GUARD.

*Salaries.*

Orders in favor of	
George Haven, Adjutant-General,	\$413 33
Louis N. Van Keuren, Adjutant-General,	686 67
Louis N. Van Keuren, Quartermaster-General,	513 33
George B. Newton, Quartermaster-General,	786 67
George E. Keeney, Paymaster-General,	256 66
Heman O. Averill, Paymaster-General,	300 00
A. W. Phillips, Surgeon-General,	305 55
J. Francis Calef, Surgeon-General,	244 45
Albert P. Day, Commissary-General,	456 66
John W. Atwood, Commissary-General,	293 34

Henry C. Morgan, Commissary-General,	\$100 00
Wm. E. F. Landers, Assistant Adjutant-General,	1,800 00
Henry C. Morgan, Assistant Quartermaster-General,	620 00
Francis Parsons, Assistant Quartermaster-General,	1,180 00
Theron C. Swan, Clerk, Adjutant-General,	1,399 92
Walter Pearce, Clerk, Adjutant-General,	1,399 92
Lorenzo D. Converse, Clerk, Adjutant-General,	1,399 92

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\$12,156 42

*Sundry Accounts.*

Orders in favor of	
George E. Keeney, Paymaster-General, expenses,	\$11 50
Heman O. Averill, Paymaster-General, expenses,	53 54
J. Francis Calef, Surgeon-General, expenses,	50 00
Henry C. Morgan, Commissary-General, premium on bond,	25 00
D. Ward Northrop, Auditor,	40 00
F. B. Noyes, Auditor,	40 00
Disley & Weyand, repairs on armories,	45 00
Sheahan & Groark, repairs on armories,	110 00

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\$375 04

*Advances to Adjutant-General.*

Orders in favor of	
George Haven, Adjutant-General,	\$700 00
Louis N. Van Keuren, Adjutant-General,	2,553 96

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\$3,253 96

*Advances to Quartermaster-General.*

Orders in favor of	
Louis N. Van Keuren, Quartermaster-General, . . . . .	\$11,888 03
George B. Newton, Quartermaster-General, . . . . .	140,335 27
	<hr/>
	\$152,223 30

*Advances to Paymaster-General.*

Orders in favor of	
Heman O. Averill, Paymaster-General, . . . . .	\$6,000 00
John W. Atwood, Paymaster-General, . . . . .	36,000 00
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	\$42,000 00

*Advances to Commissary-General.*

Orders in favor of	
Henry C. Morgan, Commissary-General, . . . . .	\$5,321 60
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	\$215,330 32

## No. 20.

## GOVERNOR'S GUARD.

Orders in favor of	
First Company Governor's Foot Guard —	
Fall field-day payroll, . . . . .	\$535 23
Spring field-day payroll, . . . . .	190 80
Inaugural parade payroll, . . . . .	263 07
Armory rent, . . . . .	1,000 00
Equipments, . . . . .	187 50
Care of property, . . . . .	55 55
Care of arms and equipments, . . . . .	112 00
Repairs on band instruments, . . . . .	3 25
	<hr/>
	\$2,347 40



## Orders in favor of

## Second Company Governor's Foot Guard —

Balance on spring field-day payroll,	
1898, . . . . .	\$4 60
Fall field-day payroll, . . . . .	464 90
Spring field-day payroll, . . . . .	256 10
Inaugural parade payroll, . . . . .	219 30
Transportation and band, inaugural	
parade, . . . . .	237 50
Equipments, . . . . .	140 00
Care of arms, . . . . .	112 00
Gas at armory, . . . . .	438 00
Annual allowance of commander, . . . . .	50 00

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\$1,922 40

## Orders in favor of

## First Company Governor's Horse Guard —

Fall field-day payroll, . . . . .	\$275 33
Spring field-day payroll, . . . . .	288 37
Inaugural parade payroll, . . . . .	380 03
Armory rent, . . . . .	600 00
Ammunition, . . . . .	14 85
Care of arms, . . . . .	69 00
J. H. Gower, horse killed, . . . . .	125 00
Annual allowance of commander, . . . . .	50 00

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\$1,802 58

## Orders in favor of

## Second Company Governor's Horse Guard —

Fall field-day payroll, . . . . .	\$401 77
Spring field-day payroll, . . . . .	396 53
Inaugural parade payroll, . . . . .	346 30
Transportation to inaugural parade, . . . . .	264 95
Equipments, . . . . .	104 00
Band instruments, . . . . .	24 00
Services at Niantic Camp, . . . . .	24 00
Annual allowance of commander, . . . . .	50 00

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\$1,611 55

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\$7,683 93

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## No. 21.

## PRINTING AND CIRCULATING PUBLIC DOCUMENTS.

## OCTOBER, 1898.

Orders in favor of	
Adams Express Co., . . . . .	\$48 08
The Case, Lockwood & Brainard Co., 1,000 copies of School Laws, . . . . .	87 80
The Case, Lockwood & Brainard Co., binding for Board of Education, . . . . .	48 00
The Case, Lockwood & Brainard Co., 5,000 copies report of Board of Education and shipping same, . . . . .	2,677 54
The Case, Lockwood & Brainard Co., printing, etc., for Bank Commis- sioners, . . . . .	46 05

## NOVEMBER.

White, Corbin & Co., printing, etc., for Secretary of State, . . . . .	734 76
Charles Phelps, Secretary of State, postage, . . . . .	10 00

## DECEMBER.

Adams Express Co., . . . . .	45 85
W. W. Ives, postage for Labor Report, Republican Publishing Co., 1,000 copies Report of Dairy Commis- sioner, . . . . .	50 00
Bank & Bros., Conn. Reports, Vol. 70, 448 55	618 25

## JANUARY, 1899.

Samuel B. Horne, expenses in dis- tribution of Labor Report, . . . . .	80 71
J. B. Noble, expenses in distribution, etc., Report of Dairy Commis- sioner, . . . . .	54 55
R. S. Hinman, compilation of State Register, . . . . .	400 00

Republican Publishing Co., 2,000 copies report of Factory Inspector,	\$543 25
Republican Publishing Co., 1,100 copies report of School Fund Commissioner,	123 00
U. S. Envelope Works, printing, etc., for Treasurer,	113 49
Plimpton Manufacturing Co., print- ing, etc., for Treasurer,	24 60
W. H. Dodd & Co., 2,200 maps for Railroad Commissioners,	204 32
White, Corbin & Co., printing, etc., for Secretary,	24 24
The Bulletin Co., 4,775 copies report of Labor Commissioner,	2,341 34
The Bulletin Co., printing for Labor Commissioner,	9 05
Adams Express Co.,	57 45

## FEBRUARY.

The Standard Association, 2,000 copies report of Shell-Fish Commission,	469 26
The Republican Publishing Co., 1,300 copies report of State Prison Directors,	503 05
The Republican Publishing Co., 900 copies report of Quartermaster- General,	457 30
Pelton & King, 1,000 copies report of Connecticut Industrial School for Girls,	205 00
Pelton & King, 1,000 copies report of Connecticut Hospital for Insane,	225 00
R. S. Peck & Co., 2,300 copies report of Fish and Game Commission,	398 75
The Case, Lockwood & Brainard Co., 520 copies report of Treasurer for 1897,	86 25
The Case, Lockwood & Brainard Co., 1,200 copies report of Treasurer for 1898,	175 35



The Case, Lockwood & Brainard Co., 800 copies Criminal Business of Courts, . . . . .	\$23 30
The Case, Lockwood & Brainard Co., 1,500 copies report of Adjutant- General, . . . . .	935 95
The Case, Lockwood & Brainard Co., 2,200 copies report of Railroad Commissioners, . . . . .	2,041 95
The Case, Lockwood & Brainard Co., 1,400 copies report of Comptroller, . . . . .	196 20
The Case, Lockwood & Brainard Co., 1,500 copies report of Building & Loan Commissioner, . . . . .	456 75
The Case, Lockwood & Brainard Co., 2,000 copies report of Bank Com- missioners, . . . . .	1,575 60
The Case, Lockwood & Brainard Co., binding 275 Public Documents, 3 Vols., . . . . .	748 25
The Case, Lockwood & Brainard Co., printing, etc., for Comptroller, . . . . .	156 20
The Case, Lockwood & Brainard Co., printing, etc., for Building & Loan Commissioner, . . . . .	5 70
The Case, Lockwood & Brainard Co., printing, etc., for Secretary, . . . . .	1,082 13

## APRIL.

Adams Express Co., . . . . .	12 89
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## MAY.

Marigold Printing Co., 2,000 copies re- port of Connecticut School for Imbeciles, . . . . .	45 00
Adams Express Co., . . . . .	103 85

## JUNE.

James H. MacDonald, Highway Com- missioner, for postage, . . . . .	55 00
The Case, Lockwood & Brainard Co., 2,000 copies Governor's Message, . . . . .	105 10

The Case, Lockwood & Brainard Co., 1,000 copies List of Bills, . . . .	\$277 75
The Case, Lockwood & Brainard Co., 1,800 copies report of Board of Charities, . . . . .	760 70
The Case, Lockwood & Brainard Co., 1,000 copies report of Sewage Committee, . . . . .	189 45
The Case, Lockwood & Brainard Co., 1,000 copies Manual of General Assembly, . . . . .	466 85
The Case, Lockwood & Brainard Co., 2,000 copies report of Committee to investigate Additional Accom- modations for the Insane, . . . .	43 00
The Case, Lockwood & Brainard Co., 2,000 copies report of Committee to investigate Improvement of State Roads, . . . . .	40 20
The Case, Lockwood & Brainard Co., 600 copies Pocket Manual, . . . .	167 95
The Case, Lockwood & Brainard Co., 1,000 copies report of Sewage Committee, 2d edition, . . . . .	121 50
The Case, Lockwood & Brainard Co., Legislative printing, bills, bulle- tins, calendars, etc., . . . . .	5,693 13
The Case, Lockwood & Brainard Co., 1,700 copies report of Insurance Commissioner, Part I, . . . . .	2,259 79
The Case, Lockwood & Brainard Co., 2,800 copies report of Insurance Commissioner, Part II, . . . . .	2,310 92
The Case, Lockwood & Brainard Co., 1,300 copies report of Insurance Commissioner, Part III, . . . . .	462 37
The Case, Lockwood & Brainard Co., 1,500 copies report of Storrs Agri- cultural College, . . . . .	242 25
The Case, Lockwood & Brainard Co., 5,000 copies report of Board of Education, and shipping same, . .	2,039 75

## JULY.

Adams Express Co., . . . . .	\$29 25
The Bulletin Co., 2,000 copies report of Highway Commissioner, . . . . .	624 65
The Case, Lockwood & Brainard Co., binding for Labor Commissioner, . . . . .	34 25
The Case, Lockwood & Brainard Co., 3,000 copies report of State Board of Health, and delivering same, . . . . .	2,156 54
The Case, Lockwood & Brainard Co., 5,000 copies report of State Board of Agriculture, and delivering same, . . . . .	1,885 15
The Case, Lockwood & Brainard Co., 6,000 copies Register and Manual, . . . . .	3,013 61
E. H. Cook, 1,275 copies report of Commissioner on Diseases of Do- mestic Animals, . . . . .	56 26
Hartford Telegram, Advertising, . . . . .	10 50
James H. MacDonald, Highway Com- missioner, for postage, . . . . .	30 00
Tuttle, Morehouse & Taylor, 6,000 School Register, etc., for Board of Education, . . . . .	351 54

## AUGUST.

John G. Mitchell, postage, . . . . .	46 00
Evening Post Co., advertising, . . . . .	6 56
Burr Bros., advertising, . . . . .	7 35
The Carrington Publishing Co., ad- vertising, . . . . .	5 60
The Palladium Co., advertising, . . . . .	7 00
The Case, Lockwood & Brainard Co., 25,000 copies Public Acts, etc., . . . . .	1,477 00
Evening Leader Co., advertising, . . . . .	7 20

## SEPTEMBER.

Adams Express Co., . . . . .	265 29
Charles P. Kellogg, delivering reports for State Board of Health, . . . . .	29 85

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\$43,973 92



## No. 22.

## SOLDIERS' CHILDREN.

Orders in favor of the following towns for amounts due children of deceased soldiers —

Bridgeport,	\$372 00	Montville,	\$78 00
Fairfield,	234 00	New Britain,	58 50
Hamden,	156 00	New Haven,	759 50
Hartford,	14 15	New London,	177 00
Meriden,	234 00	Norwalk,	85 71
Middletown,	234 00	Putnam,	234 00
		Woodstock,	97 50
			<hr/>
			\$2,734 36

## No. 23.

## FISH AND GAME COMMISSION.

Orders in favor of

James A. Bill, Commissioner, services,	\$478 90
James A. Bill, Commissioner, expenses,	406 72
George H. Knight, Commissioner, services,	74 00
George H. Knight, Commissioner, expenses,	79 75
A. C. Collins, Commissioner, services,	304 00
A. C. Collins, Commissioner, expenses,	123 22
A. C. Collins, clerical services,	150 01
George T. Mathewson, Commissioner, services,	93 00
George T. Mathewson, Commissioner, expenses,	86 31
Alden Solmans, Commissioner, services,	33 00
Alden Solmans, Commissioner, expenses,	126 55
Alden Solmans, clerical services,	49 99
	<hr/>

\$2,005 45

*Sundry Expenses.*

Orders in favor of	
G. B. Sterling, services and expenses,	\$652 46
Wm. D. Tripp, services and expenses,	814 68
H. J. Holdridge, services and expenses,	47 51
James A. Bill, bills paid for labor, supplies, etc., . . . . .	132 80
L. B. Brockway, salary as superintendent of retaining ponds, . . . . .	200 00
D. J. White, labor at hatcheries, . . . . .	9 00
Wm. Morgan, labor at hatcheries, . . . . .	23 00
C. C. Graves, lumber for hatcheries, . . . . .	45 77
F. S. Bidwell, lumber for hatcheries, . . . . .	96 29
L. C. Seymour, lumber for hatcheries, . . . . .	17 00
W. E. Rockwell, food for hatcheries, . . . . .	305 40
S. McAuley & Sons, food for hatcheries, . . . . .	130 74
Tracy & Robinson, hardware for hatcheries, . . . . .	65 57
Allen Pease, hardware for hatcheries, . . . . .	5 72
James Keever, sundries for hatcheries, . . . . .	18 24
P. J. MacMahon, land, . . . . .	358 33
Hartford Printing Co., printing, . . . . .	52 14
The Case, Lockwood & Brainard Co., printing, . . . . .	29 20
R. S. Peck & Co., printing, . . . . .	33 75
H. M. Gardner, printing, . . . . .	11 50
Adams Express Co., . . . . .	14 85
Francis E. Loomis, for land, . . . . .	250 00
Brookdale Trout Co., trout eggs, . . . . .	100 00
F. M. Douglass, wild trout, . . . . .	7 80
Samuel Tift, grant of Legislature, for special Fish and Game Protector, . . . . .	25 00

\$3,446 75\$5,452 20

## No. 24.

## SHELL-FISH COMMISSION.

*Services and Expenses of Commissioners.*

Orders in favor of		
George W. Hallock, . . . . .	\$500	00
George C. Waldo, . . . . .	500	00
Christian Swartz, . . . . .	500	00
A. McC. Mathewson, salary as clerk, . . . . .	1,399	98
D. Ward Northrop, Auditor, . . . . .	10	00
F. B. Noyes, Auditor, . . . . .	10	00
	\$2,919	98

*\*Advances to Shell-Fish Commissioners.*

Orders in favor of		
The Commissioners, for		
Office expenses, . . . . .	\$500	62
Engineer's department, . . . . .	250	00
Special engineering, . . . . .	250	00
Taxes, . . . . .	333	56
Buoying natural oyster beds, . . . . .	1,876	42
Oyster police, . . . . .	2,931	82
Inspection of mud-dumping, . . . . .	1,314	61
Inspection of natural oyster beds, . . . . .	400	00
	\$7,857	03
	\$10,777	01

\*This account represents the amount of money drawn for the current expenses of the "Shell-Fish Commissioners" during the year. Vouchers for the same are presented at this office monthly. The Commissioners' receipts from all sources for the year amount to \$9,319 76, which sum has been received by the Treasurer, and appears in the statement of receipts published in this report.



## No. 25.

## STATE BOARD OF HEALTH.

Orders in favor of	
Charles A. Lindsley, Secretary, salary,	\$1,800 00
Charles A. Lindsley, Secretary, expenses of the Board, . . .	3,425 56
Charles A. Lindsley, Secretary, investigating the pollution of streams, . . .	2,074 44
Charles A. Lindsley, Secretary, premium on bond, . . .	7 50
	\$7,307 50

## No. 26.

## RAILROAD COMMISSIONERS.

Orders in favor of	
William O. Seymour, salary as Commissioner, . . .	\$3,000 00
William F. Willcox, salary as Commissioner, . . .	3,000 00
O. R. Fyler, salary as Commissioner, . . .	3,000 00
Henry F. Billings, salary as clerk, . . .	1,800 00
Henry F. Billings, office expenses, . . .	806 20
	\$11,606 20

## No. 27.

## BANK COMMISSIONERS.

Orders in favor of	
Sidney W. Crofut, salary and expenses as Commissioner, . . .	\$3,000 00
Sidney W. Crofut, incidental expenses, . . .	23 76
Charles H. Noble, salary and expenses as Commissioner, . . .	3,000 00
Charles H. Noble, incidental expenses, . . .	17 79
	\$6,041 55

No. 28.

## INSURANCE COMMISSIONER.

*Salaries.*

Orders in favor of		
Frederick A. Betts, Commissioner, 10 months,	.	\$2,916 63
• Edwin L. Scofield, Commissioner, 2 months,	.	583 32
S. H. Wolfe, Actuary, 10 months,	.	2,500 00
Charles A. Hawley, Actuary, 2 months,	.	500 00
Theron Upson, Chief Clerk,	.	1,800 00
Frederick W. Skiff, Clerk,	.	1,500 00
Geo. D. Blakesley, Clerk, 10 months,	.	1,250 00
Geo. H. Bloomfield, Clerk, 2 months,	.	250 00
Charles B. Brown, Clerk, 10 months,	.	1,268 35
Fannie T. Skinner, Clerk,	.	1,200 00
Annette D. Laurie, Clerk,	.	840 00
Effie P. Sprague, Clerk,	.	840 00
Frances E. Jackson, Clerk,	.	840 00
Katherine Gilderdale, Clerk,	.	840 00
Harriet L. Cooper, Clerk,	.	840 00
William L. Moran, Clerk,	.	587 50
Harley M. Blakesley, Clerk, 10 months,	.	440 00

\$18,995 80

*Per Diem Services.*

Orders in favor of		
William L. Moran,	.	\$115 00
A. L. Abell,	.	910 00
F. C. Lum,	.	50 00

\$1,075 00

*Office Expenses.*

Orders for		
Printing and stationery,	.	\$2,168 70
Incidentals,	.	3,450 57

Quadrennial examinations, . . .	\$3,954 94
Examination of fraternal societies, . . .	97 50
Special examinations, . . .	173 16
Preliminary examinations, . . .	477 75
Legal expenses, . . .	1,945 89
	\$12,268 51

*Auditors.*

Orders in favor of	
D. Ward Northrop, . . .	\$60 00
F. B. Noyes, . . .	40 00
W. A. Riley, . . .	20 00
	\$120 00
	<u>\$32,459 31</u>

## No. 29.

## STATE BOARD OF CHARITIES.

Orders in favor of	
Charles P. Kellogg, salary as Secretary, . . .	\$1,500 00
Charles P. Kellogg, expenses of Secretary and Board, . . .	788 17
H. C. Whittlesey, expenses as member, . . .	102 48
Geo. F. Spencer, expenses as member, . . .	124 16
E. A. Down, expenses as member, . . .	12 53
Mary Hall, expenses as member, . . .	400 63
Mary Hall, agent to visit county homes, . . .	510 00
Rebekah G. Bacon, expenses as member, . . .	242 97
Rebekah G. Bacon, agent to visit county homes, . . .	519 00
	\$4,199 94



## No. 30.

## TAXES REFUNDED.

Orders in favor of	
F. R. Cooley, . . . . .	\$7 20
James Bishop, Administrator, . . . . .	14 85
B. P. Larned, . . . . .	16 00
Hannah H. Lawlor, Executrix, . . . . .	49 59
Henry E. Marsh, . . . . .	1 44
Connecticut Trust & Safe Deposit Co., . . . . .	48 00
Aetna Insurance Co., . . . . .	150 00
Central Railway & Electric Co., . . . . .	200 00
Alice D. Vaill, . . . . .	16 00
Hartford Electric Light Co., . . . . .	25 00
Plainfield Water Co., . . . . .	30 00
Sanitary Construction Co., . . . . .	75 00
The Stanley Works, . . . . .	1,770 00
Holmes & Gay, . . . . .	18 90
Mary R. Perkins, . . . . .	24 00
John R. Redfield, . . . . .	4 00
	\$2,449 98

## No. 31.

## PHARMACY COMMISSION.\*

Orders in favor of	
Henry M. Bishop, Commissioner, salary, . . . . .	\$300 00
Henry M. Bishop, clerk, salary, . . . . .	100 00
Richard H. Kimball, Commissioner, salary, . . . . .	300 00
Frederick S. Stevens, Commissioner, salary, . . . . .	300 00
Frederick S. Stevens, Treasurer, ex- penses of Commission, . . . . .	291 37
	\$1,291 37

\*The above represents the actual amount drawn for current expenses during the fiscal year. Their receipts during the same time amount to \$1,818.00, as appears from the statement of Treasurer's receipts in this report.

No. 32.

## SPECIAL COMMISSIONS.

*Putnam Memorial Camp.*

Orders in favor of		
George G. Durant, Treasurer, ex-		
penses in care of grounds, . . .	\$2,086	79
John H. Ferris, expenses of Commis-		
sioners, . . . . .	225	00
		\$2,311 79

*Commission on Uniformity of State Legislation.*

Orders in favor of		
Lyman D. Brewster, Chairman, . .	\$583	95

*Tennessee Centennial Committee.*

Orders in favor of		
Max Adler, Treasurer, legislative grant,	\$105	61

*Commission on Sculpture.*

Orders in favor of		
K. H. Leavens, Commissioner, . .	\$5	00

*Sewage Commission of 1897 and 1898.*

Orders in favor of		
John S. Cheney, Commissioner, ex-		
penses, . . . . .	\$27	71
R. A. Cairns, Commissioner, expenses, .	183	03
John N. Woodruff, Commissioner, ex-		
penses, . . . . .	65	15
E. H. Jenkins, Commissioner, ex-		
penses, . . . . .	131	78
F. L. Wright, Commissioner, expenses,	80	46
Engineering News Co., . . . . .	22	15
		\$510 28

*Sewerage Commission.\**

Orders in favor of	
John N. Woodruff, Commissioner,	
salary, . . . . .	\$125 00
R. A. Cairns, Commissioner, salary, .	125 00
R. A. Cairns, Commissioner, expenses, .	13 25
Frank R. Gallaher, Commissioner,	
salary, . . . . .	125 00
Frank R. Gallaher, Commissioner,	
expenses, . . . . .	8 51
Waterbury Printing Co., . . . . .	30 45

\$427 21

*Committee on Receipts and Expenditures.*

Orders in favor of	
T. Attwater Barnes, Chairman, for	
services of members, . . . . .	\$2,500 00
T. Attwater Barnes, Chairman, ex-	
penses, . . . . .	93 65
J. Carl Converse, Secretary, expenses,	142 04
Hubert Williams, member, expenses, .	194 54
Philo S. Bennett, member, expenses, .	19 49
G. Brainard Smith, accountant, . . .	461 70
H. E. Burwell, clerical services, . . .	48 75
Edwin B. Gager, services as attorney,	361 00
George D. Curtis, services rendered, .	35 00
Tuttle, Morehouse & Taylor, printing,	654 19

\$4,520 36

\$8,454 20

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\* Appointed to begin term June 1, 1899.



No. 33.

## BUREAU OF LABOR STATISTICS.

Orders in favor of	
Samuel B. Horne, Commissioner, salary,	\$2,500 00
Samuel B. Horne, Commissioner, office and traveling expenses,	103 50
Harry E. Back, Commissioner, salary,	416 66
Harry E. Back, Commissioner, office and traveling expenses,	43 42
William W. Ives, Chief Clerk, salary,	1,500 00
William W. Ives, Chief Clerk, office expenses,	3 00
William W. Ives, Chief Clerk, postage,	50 00
W. D. Parker, Chief Clerk, salary,	300 00
W. D. Parker, Chief Clerk, office and traveling expenses,	75 20
W. D. Parker, Chief Clerk, postage,	150 00
Kate T. Ryan, Clerk,	400 00
The Bulletin Co., printing,	24 25
Felt & Tarrant Mfg. Co., comptometer.	125 00
	<hr/>
	\$5,691 03

*Services and Expenses of Special Agents.*

Orders in favor of	
W. D. Parker,	\$953 64
George A. Parsons,	347 36
George A. Williams,	221 38
	<hr/>
	\$1,522 38
	<hr/>
	\$7,213 41

## No. 34.

## INSPECTOR OF FACTORIES.

Orders in favor of	
George L. McLean, Inspector, salary,	\$1,500 00
George L. McLean, Inspector, ex-	
penses, . . . . .	361 16
	<u>\$1,861 16</u>

*Services and Expenses of Special Agents.*

Orders in favor of	
Preston B. Sibley, . . . . .	\$1,074 79
Will W. Kirk, . . . . .	637 29
Cuno A. Helfricht, . . . . .	330 00
Henry O. Nichols, . . . . .	217 03
John H. Quinlan, . . . . .	217 75
	<u>\$2,476 86</u>
	<u>\$4,338 02</u>

## No. 35.

## SEPARATING GRADE CROSSINGS.

Orders in favor of	
New York, New Haven & Hartford	
R. R. Co., eliminating crossings at	
Clinton and New Haven, . . . . .	\$20,736 82

## No. 36.

CONNECTICUT RIVER BRIDGE AND HIGHWAY  
DISTRICT COMMISSION.

Orders in favor of		
Morgan G. Bulkeley, Treasurer of		
Commission, . . . . .	\$15,597	83
Meigs H. Whaples, Treasurer of Com-		
mission, . . . . .	581	78
		\$16,179 61

## No. 37.

## SCHOOL FUND COMMISSIONER.

Orders in favor of		
Carnot O. Spencer, Commissioner,		
salary, . . . . .	\$2,083	33
Wm. H. Pond, Chief Clerk, salary, .	1,800	00
Charles W. Skinner, Assistant Clerk,		
salary, . . . . .	1,399	92
D. Ward Northrop, Auditor, . . .	60	00
F. B. Noyes, Auditor, . . . . .	60	00
		\$5,403 25

*Expenses of Management.*

Orders in favor of		
Carnot O. Spencer, Commissioner,		
office expenses, . . . . .	\$1,105	77
Carnot O. Spencer, Commissioner,		
real estate and legal expenses, .	6,216	77
City of Hartford, sewer assessment, .	414	06
		\$7,736 60
		\$13,139 85



## No. 38.

## COUNTY HEALTH OFFICERS.

## HARTFORD COUNTY.

Orders in favor of  
Daniel A. Markham, services and ex-  
penses, . . . . . \$1,683 31

## NEW HAVEN COUNTY.

Orders in favor of  
Carleton E. Hoadley, services and ex-  
penses, . . . . . 1,781 68

## NEW LONDON COUNTY.

Orders in favor of  
Charles F. Thayer, services and ex-  
penses, . . . . . 352 33

## FAIRFIELD COUNTY.

Orders in favor of  
George E. Hill, services and expenses, 1,110 70

## WINDHAM COUNTY.

Orders in favor of  
William A. King, services and ex-  
penses, . . . . . 502 44

## LITCHFIELD COUNTY.

Orders in favor of  
Frank W. Etheridge, services and ex-  
penses, . . . . . 475 52

## TOLLAND COUNTY.

Orders in favor of  
Myron P. Yeomans, services and ex-  
penses, . . . . . 613 91

\$6,519 89

## No. 39.

## STATE REFORMATORY.

No orders drawn.

No. 40.

## HIGHWAY COMMISSIONER.

Orders in favor of	
James H. MacDonald, Commissioner, salary, . . . . .	\$2,583 34
James H. MacDonald, Commissioner, office expenses and clerical assist- ance, . . . . .	2,307 40
James H. MacDonald, Commissioner, traveling expenses, etc., . . . . .	596 08
Sperry, McLean & Brainard, legal ex- penses, . . . . .	300 00
Republican Publishing Co., printing,	318 00
	\$6,104 82

*Improvement of Highways.*

Orders in favor of the following towns:

## HARTFORD COUNTY.

Hartford,	\$849 63	Rocky Hill,	\$1,500 00
Berlin,	80 04	Simsbury,	1,450 00
Bloomfield,	1,493 10	Southington,	1,421 00
Bristol,	650 00	South Windsor,	984 84
East Granby,	605 00	Suffield,	1,500 00
East Hartford,	1,500 00	West Hartford,	1,300 00
Enfield,	1,500 00	Wethersfield,	2,450 00
Manchester,	1,500 00	Windsor,	1,500 00
Newington,	2,943 82	Wind'r Locks,	1,500 00
Plainville,	596 47		
			\$25,323 90

## NEW HAVEN COUNTY.

New Haven,	\$2,336 93	No. Branford,	\$999 80
Branford,	413 00	North Haven,	2,250 00
East Haven,	1,000 00	Orange,	1,500 00
Guilford,	1,500 00	Prospect,	400 00
Hamden,	1,500 00	Seymour,	1,425 61
Meriden,	1,600 00	Wallingford,	1,598 13
Middlebury,	1,342 30	Waterbury,	2,075 00
Milford,	2,192 18	Woodbridge,	1,949 90
Naugatuck,	1,344 88	Ansonia,	300 00
			\$25,727 73

## NEW LONDON COUNTY.

New London,	\$1,500 00	No. Stonington,	\$621 35
Norwich,	1,500 00	Waterford,	1,872 92
Groton,	1,500 00		
			\$6,994 27

## FAIRFIELD COUNTY.

Bridgeport,	\$1,450 00	Norwalk,	\$1,500 00
Darien,	500 00	Ridgefield,	323 75
Easton,	413 00	Stamford,	3,000 00
Fairfield,	1,500 00	Stratford,	450 00
Greenwich,	1,500 00	Weston,	400 00
Monroe,	127 00	Westport,	1,913 00
New Canaan,	1,450 03	Wilton,	950 00
			\$15,476 78

## WINDHAM COUNTY.

Killingly,	\$1,676 70	Putnam,	\$2,250 00
Plainfield,	1,500 00	Windham,	2,490 79
Pomfret,	200 00	Woodstock,	1,000 00
			<hr/> \$9,117 49

LITCHFIELD COUNTY.

Litchfield,	\$1,000 00	Thomaston,	\$1,279 32
Bridgewater,	272 80	Torrington,	1,500 00
Canaan,	413 00	Washington,	412 88
Goshen,	413 00	Watertown,	825 00
Harwinton,	300 00	Winchester,	1,500 00
No. Canaan,	1,663 25	Woodbury,	630 30
Plymouth,	200 00		
			\$10,409 55

MIDDLESEX COUNTY.

Middletown,	\$1,500 00	Durham,	\$1,012 95
Haddam,	881 67	East Haddam,	1,500 00
Chatham,	1,306 53	Middlefield,	600 00
Chester,	1,500 00	Old Saybrook,	2,870 96
Clinton,	1,500 00	Portland,	1,348 20
Cromwell,	1,500 00	Westbrook,	298 71
			\$15,819 02

TOLLAND COUNTY.

Stafford,	\$1,500 00	Vernon,	\$1,500 00
			\$3,000 00
			\$111,868 74
			\$117,973 56

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No. 41.

STATE BOARD OF MEDIATION AND ARBITRATION.

No orders drawn.



## No. 42.

## BUILDING AND LOAN COMMISSIONER.

Orders in favor of	
Edwin L. Scofield, Commissioner,	
salary, . . . . .	\$2,500 00
Edwin L. Scofield, Commissioner,	
expenses, . . . . .	238 71
George F. Kendall, Commissioner, ex-	
penses, . . . . .	116 76
Gillespie Bros., stationery, printing, etc.,	18 47
	\$2,873 94

GENERAL ACCOUNT  
OF ALL  
Receipts and Expenditures  
FOR THE  
Fiscal Year Ended September 30, 1899.

DR.

*General Account of Expenditures.*

*For payments from the Treasury from the 1st of October, 1898, to the 30th of September, 1899, for the current expenses of the Government, as per preceding accounts, under the following heads, viz.:*

No.

1	Sessions of the General Assembly,	\$148,355 08
2	Salaries and Expenses in Executive Offices, . . . . .	38,417 23
3	Judicial Expenses, . . . . .	339,424 55
4	Board of Prisoners in County Jails, . . . . .	112,682 62
5	State Capitol and Grounds, . . . . .	45,294 16
6	Contingent Expenses, . . . . .	17,399 32
7	State Board of Education, . . . . .	28,865 88
8	State Normal Schools, . . . . .	68,747 97
9	Common Schools, . . . . .	440,415 93
10	State Library, . . . . .	3,569 61
11	State Prison, . . . . .	64,917 30
12	Connecticut School for Boys, . . . . .	68,195 10
13	Connecticut Industrial School for Girls, . . . . .	43,240 82
14	State Paupers, . . . . .	4,361 26
15	Humane Institutions, . . . . .	314,943 58
16	Sick and Wounded Soldiers, . . . . .	75,246 00
17	Deceased Soldiers, . . . . .	10,556 50
18	Agricultural Affairs, . . . . .	48,767 14
19	National Guard, . . . . .	215,330 32
20	Governor's Guard, . . . . .	7,683 93
21	Printing and Circulating public documents, . . . . .	43,973 92
22	Soldiers' Children, . . . . .	2,734 36
23	Fish and Game Commission, . . . . .	5,452 20
24	Shell-Fish Commission, . . . . .	10,777 01
25	State Board of Health, . . . . .	7,307 50
26	Railroad Commissioners, . . . . .	11,606 20
27	Bank Commissioners, . . . . .	6,041 55
28	Insurance Commissioner, . . . . .	32,459 31
29	State Board of Charities, . . . . .	4,199 94
30	Taxes Refunded, . . . . .	2,449 98
31	Pharmacy Commission, . . . . .	1,291 37
32	Special Commissions, . . . . .	8,454 20
33	Bureau of Labor Statistics, . . . . .	7,213 41

*General Account of Receipts.*

C.R.

*By payments into the Treasury from the 1st of October, 1898, to the 30th of September, 1899.*

## By Balance to credit of Civil List

Funds, October 1, 1898, .	\$463,891	14
Interest of School Fund, transferred, .	113,722	79
Agricultural and Mechanical College Fund, transferred, .	20,829	47
Woodbury Bank, balance transferred, .	118	60
Litchfield Bank, balance transferred, .	145	30
Avails of Courts, clerks' fees, 3 mos., .	1,507	31
Commissioners of Pharmacy, .	1,818	00
Commissioners of Shell-Fisheries, .	9,319	76
Comptroller (statutes sold), .	150	00
Corporate Franchise tax, .	4,700	00
Express Companies, tax on, .	9,958	36
Fees from Executive Secretary, .	852	50
Fees from Secretary of State, .	2,113	34
Greenwich Loan, Trust & Deposit Company, franchise tax, .	853	20
Inheritance tax, .	115,195	30
Insurance Commissioner, receipts of, .	77,946	98
Interest account, .	34,566	53
Investments, tax on, .	92,425	12
Itinerant vendors' license fees, .	75	00
Meriden Trust & Safe Deposit Co., tax on, .	275	00
Military Commutation tax, .	150,598	84
Miscellaneous receipts, .	17,544	88
Mutual Fire Insurance Companies, tax on, .	11,036	38
Mutual Life Insurance Companies, tax on, .	283,817	12
National aid to State Homes for disabled volunteer soldiers, .	42,480	00
Non-resident stock tax, .	167,537	27
Railroads, steam, tax on, .	965,502	92
Railroads, street, tax on, .	138,502	78
Rolling Stock Companies, tax on, .	159	20
Salaries of Bank Commissioners, .	6,515	05



DR. *General Account of Expenditures. — Continued.*

No.

34	Inspector of Factories, . . .	\$4,338 02	
35	Separating Grade Crossings, . .	20,736 82	
36	Connecticut River Bridge and Highway District Commission, . .	16,179 61	
37	School Fund Commissioner, . .	13,139 85	
38	County Health Officers, . . .	6,519 89	
39	State Reformatory, . . . . .		
40	Highway Commissioner, . . .	117,973 56	
41	State Board of Mediation and Arbitration, . . . . .		
42	Building and Loan Commissioner, .	2,873 94	
			\$2,422,136 94
	Interest on State Bonds, . . .	\$104,700 00	
	Interest on Agricultural College Fund, .	115 75	
	Interest on Town Deposit Fund, . .	274 54	
	Principal of the School Fund, . . .	1,081 74	
	Interest of School Fund, . . . .	1,861 77	
	James Root Prison Fund, . . . .	141 81	
			<u>\$108,175 61</u>
	Carried forward, . . . . .		\$2,530,312 55

*General Account of Receipts.*

CR.

Salaries of Railroad Commissioners,	\$11,623 68
Salary of Building and Loan Commissioner,	1,680 61
Savings Banks, tax on,	392,782 98
State Librarian (atlases sold),	100 00
Telegraph and Telephone Companies, tax on,	14,026 65
Charter fees,	28,846 00
Joint Stock capital tax,	35 15

\$3,183,253 21

*From Forfeited Bonds.*

By Cash of A. F. Eggleston, State's Attorney, Hartford County,	\$3,172 68
William H. Williams, State's Attorney, New Haven County,	5,897 00
Samuel Fessenden, State's Attorney, Fairfield County,	150 00
Solomon Lucas, State's Attorney, New London County,	136 61
J. L. Hunter, State's Attorney, Windham County,	480 20
Donald T. Warner, State's Attorney, Litchfield County,	2,002 54
John M. Murdock, State's Attorney, Middlesex County,	610 61
Joel H. Reed, State's Attorney, Tolland County,	601 34
John P. Kellogg, Assistant State's Attorney, New Haven County,	580 00
George M. Gunn, Prosecuting Attorney, New Haven County,	2,897 82
John H. Light, Prosecuting Attorney, Fairfield County,	939 82
N. R. Bronson, Prosecuting Attorney, New Haven County,	1,127 49
H. A. Hull, Prosecuting Attorney, New London County,	1,164 68

\$19,760 79

DR. *General Account of Expenditures. — Continued.*

Brought forward, . . . \$2,530,312 55

Add for payment of Civil List Orders outstanding

October 1, 1898, . . . . 418 00

\$2,530,730 55

Deduct Civil List Orders outstanding and unpaid

September 30, 1899, . . . . 450 22

\$2,530,280 33

Balance in Treasury, September 30, 1899, . . \$682,884 01

\$3,213,164 34

*From Avails of Courts.*

By Cash of E. A. Anketell, Clerk, Superior Court, New Haven County,	\$3,593 14
Lyman T. Tingier, Clerk, Superior Court, Tolland County, . . .	375 00
E. S. Isbell, Clerk, City Court of New Haven, . . .	50 00
Linford F. Root, Clerk, Waterbury District Court, . . .	39 97
Samuel H. Seward, Clerk, Superior Court, Windham County, . . .	82 49
E. F. Cole, Clerk, New Haven Superior Court at Waterbury, . . .	60 51
George A. Conant, Clerk, Superior Court, Hartford County, . . .	1,401 50
F. L. Averill, Clerk, Criminal Common Pleas, New Haven County, .	945 14
John C. Averill, Clerk, Superior Court, New London County, . . .	1,028 87
John C. Averill, Clerk, Criminal Common Pleas, New London County, . . .	88 00
William R. Shelton, Clerk, Superior Court, Fairfield County, . . .	1,325 00
William R. Shelton, Clerk, Criminal Common Pleas, Fairfield County,	289 60
William F. Hurlburt, Clerk, Common Pleas, Litchfield County, . .	275 00
Charles E. Fellowes, Clerk, Common Pleas, Hartford County, . .	175 00
E. Peck, Assistant Judge, Common Pleas, Hartford County, . . .	25 00
D. C. Kilbourn, Clerk, Superior Court, Litchfield County, . . .	100 00
Chas. G. R. Vinal, Clerk, Superior Court, Middlesex County, . . .	296 12
	\$10,150 34
	\$3,213,164 34
Balance in Treasury October 1, 1899, . . .	\$682,884 01



ABSTRACT OF EXPENDITURES OF THE STATE OF CONNECTICUT FOR  
NINE YEARS AND THREE MONTHS, ENDED SEPTEMBER 30, 1899.

	1 General Assembly.	2 Executive Offices.	3 Judicial Expenses.	4 Board of Pris- oners in County Jails.	5 State Capitol and Grounds.	6 Contingent Expenses.	7 State Board of Education.
1891	\$4,645 65	\$28,326 68	\$282,614 99	\$79,935 37	\$27,212 70	\$9,707 67	\$17,198 36
1892*	24,478 03	24,090 50	356,821 16	135,483 91	43,224 99	7,273 27	23,118 60
1893	351,038 39	63,084 20	339,063 82	112,867 81	40,028 43	54,151 61	23,409 02
1894	3,600 03	26,938 97	382,691 44	105,210 78	37,556 68	18,146 82	25,812 90
1895	161,839 77	44,154 44	369,362 51	109,201 11	36,700 23	21,706 19	27,000 81
1896	845 93	34,436 04	366,765 05	119,072 87	38,226 48	21,147 09	31,315 58
1897	143,876 51	34,311 97	369,115 19	123,077 88	39,056 16	16,164 83	28,067 15
1898	444 10	27,849 59	372,322 42	114,565 76	39,802 17	16,482 32	25,192 75
1899	148,355 08	38,417 23	339,424 55	112,682 62	45,294 16	17,399 32	28,865 88
	8 State Normal Schools.	9 Common Schools.	10 State Library.	11 State Prison.	12 Connecticut School for Boys.	13 Connecticut Industrial School.	14 State Paupers.
1891	\$100,219 77	\$237,782 65	\$2,630 48	\$3,732 23	\$64,928 21	\$35,879 32	\$4,500 17
1892*	46,737 54	249,327 35	2,556 04	21,777 02	69,191 72	45,786 50	7,020 63
1893	53,173 48	273,899 78	2,839 04	21,770 50	68,626 01	37,506 37	4,632 59
1894	138,722 07	266,392 37	2,932 80	51,363 66	70,714 52	57,892 78	6,154 20
1895	108,801 17	263,343 96	3,032 25	44,685 44	71,642 02	41,329 25	4,544 64
1896	93,181 40	270,504 07	3,481 72	63,782 50	70,401 95	49,784 82	4,371 38
1897	84,091 43	414,401 59	2,743 01	81,959 17	76,353 69	42,301 05	4,998 37
1898	64,115 64	425,561 84	2,867 08	64,637 16	72,713 81	42,004 81	5,586 28
1899	68,747 97	440,415 93	3,560 67	64,917 30	68,195 10	43,240 82	4,361 26
	15 Humane Institutions.	16 Sick and Wounded Soldiers.	17 Deceased Soldiers.	18 Agricultural Affairs.	19 National Guard.	20 Governor's Guard.	21 Printing Pub- lic Docu- ments.
1891	\$155,905 90	\$52,060 11	\$7,246 32	\$67,984 17	\$117,175 60	\$6,979 08	\$27,457 14
1892*	216,245 02	82,992 47	9,703 50	45,083 57	230,673 26	5,065 69	23,603 22
1893	218,608 96	51,200 00	8,694 30	53,578 99	134,732 38	13,060 45	98,546 91
1894	210,067 07	80,000 00	10,334 00	49,193 14	175,773 08	14,638 86	48,175 05
1895	236,630 22	77,800 00	8,937 50	62,097 36	202,280 28	6,097 08	50,089 02
1896	267,574 50	74,700 00	12,466 36	101,651 97	138,895 15	14,370 81	57,282 08
1897	304,193 02	70,000 00	10,617 50	80,500 38	159,444 92	9,077 88	54,232 69
1898	266,386 32	80,000 00	10,052 50	46,984 03	207,806 13	5,604 43	44,641 77
1899	314,943 58	75,246 00	10,556 50	48,767 14	215,330 32	7,683 93	43,973 92
	22 Soldiers' Children.	23 Fish and Game Com- missioners.	24 Shell-Fish Commis- sioners.	25 State Board of Health.	26 Railroad Com- missioners.	27 Bank Com- missioners.	28 Insurance Commis- sioner.
1891	\$3,080 99	\$3,613 00	\$4,024 25	\$8,150 00	\$11,345 32	\$5,738 55	\$17,088 11
1892*	6,354 73	2,635 24	2,026 48	4,151 11	11,187 67	5,912 92	15,074 36
1893	5,276 55	5,887 40	8,542 34	5,500 00	14,670 28	4,577 51	23,819 51
1894	4,428 63	11,799 94	4,420 25	7,000 00	17,350 23	5,942 40	23,285 24
1895	4,888 93	4,840 66	5,845 21	7,400 00	12,123 49	6,518 80	25,715 15
1896	4,417 31	7,421 22	8,320 86	7,400 00	11,644 50	6,150 00	33,799 92
1897	3,574 40	8,197 77	10,582 04	7,450 00	12,151 14	6,650 00	35,932 88
1898	3,215 72	6,749 30	9,068 01	7,800 00	12,137 58	6,441 75	36,656 32
1899	2,734 36	5,452 20	10,777 01	7,307 50	11,606 20	6,041 55	32,459 31

\* For one year and three months from July 1, 1891, to October 1, 1892, caused by change of fiscal year, from June 30th to September 30th.

ABSTRACT OF EXPENDITURES OF THE STATE OF CONNECTICUT FOR  
NINE YEARS AND THREE MONTHS, ENDED SEPT. 30, 1899.—CONT'D.

	29 State Board of Charities.	30 Taxes Refunded.	31 Pharmacy Commission.	32 Special Com- missions.	33 Bureau of Labor Statistics.	34 Inspector of Factories.	35 Separating Grade Crossings.	36 Hartford Bridge Com- mission.
1891	\$2,755 27	\$239 95	\$1,064 75	\$25,577 25	\$8,323 26	\$2,735 17		
1892*	2,086 41	407 95	1,010 90	4,824 27	11,560 11	3,700 21	\$47,248 84	
1893	576 54	2,326 28	1,078 30	84,901 08	9,838 85	2,987 55	26,028 80	\$1,267 99
1894	4,123 19	735 11	1,493 25	9,108 57	6,834 30	5,303 35	6,217 93	5,107 93
1895	2,858 73	54 00	1,375 73	13,660 85	8,168 42	4,996 97	21,933 52	9,900 33
1896	3,834 49	428 30	1,330 45	173,147 67	7,916 29	4,887 82		40,867 20
1897	3,451 53	2,376 01	1,183 38	16,059 94	8,693 46	4,961 52		15,000 00
1898	4,423 79	526 70	1,404 05	5,766 83	7,239 49	4,663 71		14,402 17
1899	4,199 94	2,449 98	1,291 37	8,454 20	7,213 41	4,338 02	20,736 82	16,179 61

	37 School Fund.	38 County Health Officers.	39 State Re- formatory.	40 State Board of Highway Commis- sioners.	41 State Board of Mediation and Arbitra- tion.	42 Building and Loan Com- mission.	Total, not in- cluding In- terest paid on State Bonds.
1891	\$10,649 99						\$1,435,599 03
1892*	4,166 64						1,793,201 90
1893	11,632 84						2,233,514 95
1894	15,805 65	\$7,500 40					1,918,677 55
1895	15,886 91	8,499 29	\$189 92	\$1,984 47			2,108,116 63
1896	29,583 84	8,750 50	19,164 43	43,545 68	\$59 14		2,238,055 77
1897	12,686 55	8,102 05	17,783 30	12,342 61	13 90		2,445,716 87
1898	12,558 35	8,767 79	1,099 84	78,721 93		\$3,313 69	2,165,577 81
1899	13,139 85	6,519 89		117,973 56		2,873 94	2,422,136 94

\* For one year and three months from July 1, 1891, to October 1, 1892, caused by change of fiscal year, from June 30th to September 30th.

## AUDITOR'S CERTIFICATE.

STATE OF CONNECTICUT,  
COMPTROLLER'S OFFICE,  
Hartford, Dec. 1, 1899.

We, the Auditors of Public Accounts, do hereby certify that we have examined the accounts of the State Comptroller for the fiscal year ended September 30, 1899. We find vouchers for every order drawn, and have compared said vouchers with the accounts, and find them correct. The amount of cash in the Treasury to the credit of Civil List Funds, at the close of the fiscal year, September 30, 1899, was six hundred eighty-two thousand, eight hundred eighty-four and one one-hundredths dollars (\$682,884.01).

D. WARD NORTHROP,  
WALTER A. RILEY,

*Auditors of Public Accounts.*

# REPORT

OF THE

## Commissioner School Fund

—TO—

HIS EXCELLENCY THE GOVERNOR,

For the fiscal year ending  
September 30, 1899.

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*Printed by Order of the Legislature.*

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HARTFORD, CONN.:  
Press of THE HARTFORD PRINTING COMPANY,  
(ELIHU GEER'S SONS.)

1899.





## REPORT

OF THE

# Commissioner *of the* School Fund.

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*To His Excellency the Governor:*

In compliance with the Statute law of the State, I submit herewith a report of the condition of the School Fund for the fiscal year ending September 30, 1899, as set forth in the accompanying tables, Nos. 1 to 5 inclusive.

The capital of the Fund has been increased in the sum of \$4,147.13, as shown by the following statement, viz.:

The amount of the capital Sept. 30, 1898, was	\$2,014,680.67
Net gain from sales of real estate,	\$7,080.47
Loss on collection of mortgage bond, . . . . .	\$100.00
Loss on bank stock, . . . . .	2,833.34    2,933.34
Net gain,	<u>\$4,147.13</u> 4,147.13
Amount of capital September 30, 1899, . . . . .	\$2,018,827.80

The loss on bank stock was occasioned by losses sustained by the Danbury National Bank of Danbury, which resulted in the reduction of its capital stock one-third. In the re-adjustment of shares, the state was entitled to fifty-six and two-thirds (56 2-3) shares of new stock, and one-third (1-3) of a share was purchased at par value, making the number of shares now held fifty-seven (57), instead of eighty-five (85) shares held before the reduction.

The Middlesex County National Bank, of Middletown, also reduced its capital stock one-half. The bank paid the state par value for one-half of the stock held by it, and fifty (50) shares valued at par are now held, instead of one hundred (100) shares before the reduction.

The receipts on revenue account exceed those of last year in the sum of \$7,912.96.

The amount of interest remaining due and unpaid for six months or more on the 30th day of September, 1899, was \$9,024.77, of which amount \$6,776.36 was on loans in Connecticut, and \$2,248.41 on loans in Ohio.

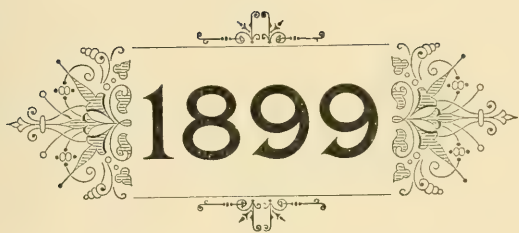
Accompanying this report is a schedule of the securities comprising the capital of the Agricultural College Fund, September 30, 1899, duly certified to by the Auditors of Public Accounts.

Respectfully submitted,

CARNOT O. SPENCER,

*Commissioner.*

HARTFORD, CONN., Nov. 22, 1899.







No. 1.

**AN ABSTRACT**

OF THE

**SCHEDULE OF THE SECURITIES**

CONSTITUTING THE

**CAPITAL OF THE CONNECTICUT SCHOOL FUND,**

**SEPTEMBER 30, 1899.**

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BONDS AND MORTGAGES.

In Connecticut, . . . . .	\$828,167.63
In Ohio, . . . . .	821,953.43
In Indiana, . . . . .	11,450.00
In Massachusetts, . . . . .	9,057.00

REAL ESTATE.

Face Value of Mortgages, . . . . .	172,752.68
------------------------------------	------------

BANK STOCK.

In Nine Banks, . . . . .	115,212.61
--------------------------	------------

CASH.

In Treasury, . . . . .	60,234.45
	<hr/> \$2,018,827.80

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*We, the Auditors of Public Accounts of the State of Connecticut, do hereby certify that we have examined and audited the Schedule of Securities comprising the capital of the School Fund of said State, as prepared and presented to us by CARNOT O. SPENCER, Commissioner of said Fund, and have carefully compared the items thereof with the vouchers in the office of said Commissioner on the 30th day of September, 1899, and find the same to be correct, and amounting to the sum of Two Million, Eighteen Thousand, Eight Hundred and Twenty-seven Dollars and Eighty Cents (\$2,018,827.80).*

D. WARD NORTHROP, } *Auditors of*  
WALTER A. RILEY, } *Public Accounts.*

HARTFORD, CONN., November 20, 1899.

## No. 2.

STATEMENT of the Receipts and Disbursements of the Principal of the School Fund,  
from October 1, 1898, to September 30, 1899, inclusive.

RECEIPTS.		DISBURSEMENTS.	
Cash remaining in the Treasury, Sept. 30, 1898,	\$38,942.69	Commissioner's orders to sundry persons for loans, .....	\$252,565.81
Cash received from sundry persons in payment of Bonds, Notes and from sales of Real Estate, .....	273,857.57	Cash remaining in the Treasury, Sept. 30, 1899,	60,234.45
			\$312,800.26
Cash remaining in the Treasury, Sept. 30, 1899,	\$60,234.45		

## No. 3.

STATEMENT of the Receipts and Disbursements of the Revenue of the School Fund,  
from October 1, 1898, to September 30, 1899, inclusive.

RECEIPTS.		DISBURSEMENTS.	
Cash remaining in the Treasury, Sept. 30, 1898,	\$75,989.15	Amount transferred to the Civil List, March 1, 1899, .....	\$113,722.79
Cash received from interest on Bonds and Notes, dividends on Stocks and Rents, .....	117,461.60	Cash remaining in the Treasury, Sept. 30, 1899, ..	82,671.47
Cash received for interest on Revenue remaining in the Treasury, .....	1,861.77		
Cash received for interest on Principal remaining in the Treasury, .....	1,081.74		
	\$196,394.26		\$196,394.26
Cash remaining in the Treasury, Sept. 30, 1899,	\$82,671.47		



## No. 4.

Showing the number of Shares of Stock held in each Bank,  
cost of same, and the amount of dividend received  
for the year ending September 30, 1899.

NAME OF BANK.	Number of Shares.	Cost to the School Fund.	Dividends.
Connecticut National, .....	64	\$ 6,400.00	\$512.00
City, Hartford, .....	100	10,000.00	600.00
Danbury National, .....	57	5,700.00	170.00
Fairfield County National, .....	72	7,200.00	216.00
Hartford National, .....	500	50,000.00	3,500.00
Middlesex County National, .....	50	5,000.00	400.00
Middletown National, .....	134	10,050.00	804.00
National, New Haven, .....	100	10,000.00	1,000.00
Waterbury National, .....	200	10,862.61	800.00
	1277	\$115,212.61	\$8,002.00

## No. 5.

STATEMENT of the cost of management of the School Fund  
for the fiscal year ending September 30, 1899.

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Salaries, . . . . .	\$5,283.25
Office Expenses, . . . . .	1,095.77
Legal Expenses, . . . . .	901.86
Repairs on Real Estate, Taxes, Insurance, etc., . . . . .	5,482.90
	<hr/>
	\$12,763.78
Auditors of Public Account, . . . . .	120.00

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## MANAGEMENT AGRICULTURAL COLLEGE FUND.

Legal Expenses, Taxes and Insurance, . . . . .	\$256.07
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STATEMENT of the amount of Dividends paid in each year since the establishment of the School Fund, together with the enumeration of Children in each year since 1824.

In the two years ending March, 1799, the dividends were.....\$60,403.78  
 In the year ending March, 1800, the dividend was.....23,651.10  
 \$84,054.88

<i>Year.</i>	<i>Dividend.</i>	<i>Year.</i>	<i>Dividend.</i>
1801.....	\$15,073.27	1814.....	\$39,223.50
1802.....	15,959.75	1815.....	38,878.00
1803.....	47,505.02	1816.....	40,595.72
1804.....	49,312.74	1817.....	40,186.32
1805.....	45,157.39	1818.....	49,404.98
1806.....	47,941.87	1819.....	58,020.62
1807.....	39,100.77	1820.....	58,439.36
1808.....	41,022.17	1821.....	67,429.60
1809.....	26,540.68	1822.....	68,013.60
1810.....	45,088.90	1823.....	72,203.25
1811.....	45,531.59	1824.....	79,190.50
1812.....	32,309.80		
1813.....	26,075.10		\$1,081,204.50

<i>Year.</i>	<i>Enumeration.</i>	<i>Dividend.</i>	<i>Year.</i>	<i>Enumeration.</i>	<i>Dividend.</i>
1825.....	84,976	\$72,418.30	1862.....	109,042	\$130,350.40
1826.....	84,801	72,391.95	1863.....	110,491	132,589.20
1827.....	84,876	72,449.75	1864.....	112,098	134,517.60
1828.....	85,174	72,553.45	1865.....	114,825	132,018.78
1829.....	84,899	72,573.00	1866.....	118,780	130,658.00
1830.....	85,006	76,993.80	1867.....	120,884	132,702.40
1831.....	85,090	77,333.40	1868.....	123,650	136,015.00
1832.....	85,095	77,067.00	1869.....	124,082	124,082.00
1833.....	85,172	80,913.80	1870.....	124,348	124,348.00
1834.....	83,644	80,328.20	1871.....	128,468	128,468.00
1835.....	83,779	83,799.00	1872.....	131,748	131,748.00
1836.....	83,566	87,773.80	1873.....	132,924	132,924.00
1837.....	83,359	95,862.85	1874.....	133,530	133,530.00
1838.....	84,122	97,746.40	1875.....	134,976	148,473.00
1839.....	83,925	104,906.25	1876.....	135,219	135,219.00
1840.....	82,676	103,345.00	1877.....	137,261	137,261.00
1841.....	83,148	113,599.80	1878.....	138,475	138,475.00
1842.....	83,618	117,493.60	1879.....	138,428	124,585.00
1843.....	84,640	118,496.00	1880.....	140,235	112,188.00
1844.....	84,084	117,717.60	1881.....	143,731	100,611.70
1845.....	84,093	117,730.20	1882.....	146,202	87,721.20
1846.....	85,275	119,385.00	1883.....	149,462	112,096.50
1847.....	86,697	125,710.66	1884.....	150,601	112,950.75
1848.....	86,948	126,126.80	1885.....	151,069	120,855.20
1849.....	88,811	133,336.50	1886.....	152,166	114,124.50
1850.....	90,700	136,050.00	1887.....	153,260	114,945.00
1851.....	92,220	129,108.00	1888.....	154,932	116,199.00
1852.....	94,852	132,792.80	1889.....	157,243	117,932.25
1853.....	96,382	132,990.75	1890.....	159,241	119,430.75
1854.....	98,980	141,376.21	1891.....	161,241	120,930.75
1855.....	100,294	130,054.60	1891*.....	164,053	123,039.75
1856.....	100,820	129,243.94	1892.....	167,809	125,856.75
1857.....	100,545	143,193.75	1893.....	169,457	127,092.75
1858.....	101,486	143,047.35	1894.....	170,589	127,941.75
1859.....	103,103	134,033.90	1895.....	174,443	130,832.25
1860.....	105,464	131,825.00	1896.....	179,263	134,447.25
1861.....	108,389	124,647.35			\$8,446,028.01

Amount credited to the Civil List for School purposes:

1897.....\$112,961.08    1898.....\$122,427.91    1899.....\$113,722.79

\* The time for taking the enumeration changed to Oct., hence the second one in this year.

## SCHOOL FUND CAPITAL;

ITS ESTIMATED AMOUNT IN VARIOUS YEARS.

Year.	Capital.	Year.	Capital.
1820,.....	\$1,858,074.33	1872,.....	\$2,044,190.81
1825,.....	1,719,434.24	1874,.....	2,044,226.54
1828,.....	1,877,615.10	1876,.....	2,028,332.81
1829,.....	1,882,261.68	1877,.....	2,019,174.28
1831,.....	1,902,957.87	1878,.....	2,019,174.41
1833,.....	1,929,738.29	1879,.....	2,019,650.89
1835,.....	2,019,920.89	1880,.....	2,021,346.31
1837,.....	2,027,402.49	1881,.....	2,021,346.31
1838,.....	2,028,531.20	1882,.....	1,997,549.26
1840,.....	2,040,228.74	1883,.....	2,015,704.82
1842,.....	2,044,354.87	1885,.....	2,030,123.74
1844,.....	2,051,423.77	1886,.....	2,022,204.27
1845,.....	2,070,055.01	1887,.....	2,012,854.27
1847,.....	2,077,641.19	1888,.....	2,019,572.40
1849,.....	2,076,602.75	1889,.....	2,023,753.83
1851,.....	2,049,482.32	1890,.....	2,020,073.83
1853,.....	2,046,784.19	1891,.....	2,018,763.44
1855,.....	2,049,953.05	1892,.....	2,012,169.54
1857,.....	2,046,397.32	1893,.....	2,014,449.41
1860,.....	2,050,460.49	1894,.....	2,011,768.28
1862,.....	2,049,426.77	1895,.....	2,013,102.01
1864,.....	2,046,532.23	1896,.....	2,008,048.97
1866,.....	2,044,035.47	1897,.....	2,007,080.97
1868,.....	2,046,108.87	1898,.....	2,014,680.67
1869,.....	2,044,025.62	1899,.....	2,018,827.80
1870,.....	2,043,375.62		



AN ABSTRACT  
OF THE  
SCHEDULE OF SECURITIES  
OF THE  
AGRICULTURAL COLLEGE FUND,  
SEPTEMBER 30, 1899.

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Bonds and Mortgages,	.	.	.	.	.	\$129,000.00
Real Estate,	.	.	.	.	.	3,500.00
Cash in Treasury,	.	.	.	.	.	2,500.00
						<hr/>
						\$135,000.00

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*We, the Auditors of Public Accounts of the State of Connecticut, do hereby certify that we have examined and audited the Schedules of the Securities comprising the capital of the Agricultural College Fund, in the custody of the Commissioner of the School Fund, and have carefully compared the items thereof with the vouchers, as presented to us by CARNOT O. SPENCER, said Commissioner, on the 30th day of September, 1899, and find the same to be correct, amounting to the sum of One Hundred and Thirty-five Thousand Dollars, (\$135,000.00).*

D. WARD NORTHROP, } *Auditors of*  
WALTER A. RILEY, } *Public Accounts.*

HARTFORD, CONN., November 20, 1899.

State of Connecticut

PUBLIC DOCUMENT

REPORT

OF THE

BANK COMMISSIONERS

OF THE

STATE OF CONNECTICUT,

TO

THE GOVERNOR,

DECEMBER 30, 1899.

Printed by Order of the Legislature.

HARTFORD PRESS:

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1900.

**BANK COMMISSIONERS.**

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SIDNEY W. CROFUT, DANIELSON.

CHARLES H. NOBLE, NEW MILFORD.

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# State of Connecticut.

## BANK COMMISSIONERS' REPORT.

---

HARTFORD, December 30, 1899.

*To His Excellency, GEORGE E. LOUNSBURY, Governor:*

We have the honor to submit our Annual Report with the Annual Statement of the Savings Banks, State Banks, and Trust Companies, showing their condition as of October 1, 1899.

### SAVINGS BANKS.

The number is now eighty-eight. At our suggestion, The People's of Middletown had its charter annulled by the General Assembly of 1899. This was a small and inactive bank, having virtually done no business for the past ten years. There were left three hundred and thirty depositors, whose whereabouts it was claimed were unknown, and with a total of five hundred dollars to their credit. The Resolution dissolving the bank ordered it to pay the balance of funds to the Treasurer of the State, and provided that all deposits unclaimed at the end of ten years shall become the property of the State.

The General Assembly of 1899 also granted two charters for savings banks — one to be located at New Hartford, and the other at Seymour. Neither has been organized for business, as far as we are aware.

The people of the State have reason to be proud of their savings institutions for the success they have attained during years of depression, as well as prosperity, in general business the last decade. While only one bank has failed



to meet all its obligations during this time, and but three have had occasion to appeal to the courts for the protection of their depositors, and one gone out of business, eighty-five have stood the test of this period as the result of good business foresight and skillful management on the part of the sagacious and upright men who have conducted the affairs of these institutions. The steady and healthy growth of many of these eighty-five banks proves, among other facts, that the discerning public have put their confidence in them and that their patrons have sustained the traditionary thrift of the people of New England. In the last twenty years the deposits have increased from \$72,842,443.39; the number of accounts from 202,385, and the assets from \$76,241,816.08. During the past decade, however, the total deposits have grown in round numbers from \$110,000,000 to \$174,000,000, or about 58 per cent.; the total number of accounts have increased from 294,896 to 393,137, or about 33 per cent., and the assets have advanced from \$116,000,000 to \$184,000,000. We are pleased to be able to record the fact that the growth of these institutions the past year has been the most notable of any year during their history — the increase in deposits over those of the preceding year alone having been \$10,652,696.15; in number of accounts 17,327, and in assets, \$10,555,151.41. In our report of last year we referred to the fact that while the total increase of deposits was \$7,512,700.57, only \$348,618.35 was credited to accounts of less than \$1,000, leaving the balance to the credit of accounts of \$1,000 and over. The returns of this year are a reversal of those of last year, for the large sum of \$4,876,755.09 has been credited to accounts under \$1,000. The amounts credited to the other three classes of accounts respectively, are less than they were in 1898. Particularly is this true of the accounts having over \$10,000, for in 1898 there was an increase of \$477,281.33, while in 1899 the increase was only \$105,691.85. This condition proves that many of the banks have been and are pursuing the correct and commendable policy in limiting, as a rule, the amount

received from any one name in any one year to a few hundred dollars, and proves furthermore, that the undesirable class, namely, generally the larger depositors — have found ways for re-investment of their funds in the many avenues that have been opened up during the past year. But the most important deduction to be made, however, from the above named changes in the character of the deposits is, that the smaller wage-earners have evidently had more steady employment the past year, thereby enabling them to lay aside more of their surplus earnings for use in a possibly future “rainy day.”

We append a table of miscellaneous items which may prove interesting and instructive.

## MISCELLANEOUS ITEMS.

ITEMS.	October 1, 1899.	October 1, 1898.	Increase.	Decrease.
Number depositors having less than \$1,000.	341,362	326,469	14,893	.....
Amount of such deposits, . . . . .	\$63,420,853.24	\$63,544,093.15	\$4,876,755.09	.....
Depositors having \$1,000 and not over \$2,000, . . . . .	35,611	33,928	1,683	.....
Amount of such deposits, . . . . .	47,935,780.06	45,709,956.31	2,225,823.75	.....
Depositors having \$2,000 and not over \$10,000, . . . . .	15,882	15,142	740	.....
Amount of such deposits, . . . . .	53,795,844.48	50,351,419.02	3,444,425.46	.....
Depositors having over \$10,000, . . . . .	282	271	11	.....
Amount of such deposits, . . . . .	3,982,716.89	3,877,025.04	105,691.85	.....
Total number of depositors, . . . . .	393,137	375,810	17,327	.....
Total amount of deposits, . . . . .	174,135,194.67	163,432,498.52	10,652,696.15	.....
Largest amount due a single depositor, . . . . .	51,000.00	54,507.74	.....	\$3,507.74
Average amount due depositors, . . . . .	442.93	435.01	7.92	.....
Number accounts opened during the year, . . . . .	60,565	52,589	7,976	.....
Number accounts closed during the year, . . . . .	42,803	43,443	.....	540
Income received during the year, . . . . .	8,692,910.71	8,404,509.79	288,400.92	.....
Dividends declared during the year, . . . . .	6,335,817.48	6,058,543.49	277,268.99	.....
Amount deposited, including interest credited, . . . . .	41,181,804.18	36,616,441.12	4,565,363.06	.....
Amount withdrawn during the year, . . . . .	30,529,509.53	29,104,392.87	1,425,116.66	.....
Amount past-due paper, . . . . .	134,164.34	122,397.95	11,766.39	.....
Amount of paper charged off during the year, . . . . .	104,460.76	243,928.07	.....	144,467.31
Expenses, including salaries, . . . . .	467,508.83	452,864.78	14,644.05	.....
Amount of assets yielding no income, . . . . .	1,060,615.65	910,184.95	150,430.70	.....
Largest amt. loaned to one individual, company, society, or corporation, . . . . .	200,000.00	200,000.00	.....	.....

## ASSETS AND LIABILITIES.

While the loans on real estate have increased \$1,513,-413.30, this amount falls below the increase of the previous year by \$778,002.38. The loans on collateral and personal security are \$815,413.10 less than they were on October 1, 1898, which is along the legitimate line of decrease, as this class of loans belongs more particularly to the business of the banks of discount. The holdings of United States bonds have decreased \$214,350. The increase of municipal bonds, etc., was but \$1,458,469.34, owing in part, no doubt, to the low rate of interest they net. But the holdings of railroad bonds have increased the large amount of \$8,512,243, being an increase over that of last year of \$5,092,310. This may be accounted for because the scope of investment along this line was extended by the General Assembly of 1899. Investments in bank stocks were enlarged \$312,408.15, which is \$161,538.42 greater than the amount of increase for the preceding year. The experience of the savings banks in this line of investment has been good on the whole in recent years, and the savings banks being exempt from taxation on these stocks, they net a good rate of interest from them, which, together with the rates generally received from loans on real estate, help to average up the rate of income wherewith to meet the payment of the four per cent. dividends to their depositors. But at the same time, it may be a question if some limit should not be placed on this class of investments. Cash on hand shows a decrease of \$628,128.31, when on October 1, 1898, there was an increase shown of \$1,477,490.64 over that of the previous year. Neither surplus nor profit and loss account shows an increase; but on the other hand exhibit together a decrease of \$67,705.22, being accounted for in that many of the banks have used a large part of these accounts during the year to reduce the premiums paid on the unusual amount of railroad bonds and other securities that have been bought. Yet this does not, as a matter of fact, change the value of the assets.

We give below a summary of the assets and liabilities, showing the increases and decreases for the year.

## ASSETS.

	October 1, 1899.	October 1, 1898.	Increase.	Decrease.
Loans on Real Estate, . . . . .	\$66,411,630.05	\$64,898,216.75	\$1,513,413.30	
Loans on Collateral Security, . . . . .	6,686,839.67	7,667,342.16		\$380,502.49
Loans on Personal Security only, . . . . .	2,684,758.26	3,119,668.87		434,910.61
Invested in United States bonds, . . . . .	2,093,875.00	2,368,225.00		214,350.00
Invested in State, Town, City, School District, and Corpora- tion Bonds and Orders, } . . . . .	41,641,902.45	43,183,433.11	1,458,469.24	
Invested in Railroad Stocks and Bonds, } . . . . .	44,608,091.50	36,095,848.50	8,512,243.00	
Invested in Bank Stocks, . . . . .	7,079,636.15	6,767,228.00	312,408.15	
Real Estate owned, including Banking Houses, } . . . . .	3,005,934.09	2,921,517.22	174,416.87	
Miscellaneous Assets, . . . . .	935,259.64	693,167.48	242,092.16	
Cash on hand and in Banks, . . . . .	6,242,770.83	6,870,899.14		628,128.31
Total Assets, . . . . .	\$184,480,697.73	\$173,925,546.32	\$10,555,151.41	

## LIABILITIES.

	October 1, 1899.	October 1, 1898.	Increase.	Decrease.
Deposits, . . . . .	\$174,135,194.67	\$163,482,498.52	\$10,652,696.15	
Surplus, . . . . .	6,849,825.56	6,812,965.03	36,860.53	
Interest and Profit and Loss, . . . . .	3,477,484.39	3,582,050.11		104,565.75
Other Liabilities, . . . . .	18,193.11	48,032.63		29,839.52
Total Liabilities, . . . . .	\$184,480,697.73	\$173,925,546.32	\$10,555,151.41	

## DIVIDENDS.

As will be observed from the table given below, there have been some changes since the last report. A year ago we reported eighty-two banks as having paid four per cent. (and two of these as having paid one per cent. extra) with eight discriminating on deposits over a certain amount, while now we report seventy-four as having paid four per cent. (and none an extra) in 1899. Three paid three and one-half per cent. in 1899, as in 1898. Nine, however, have



paid at the rate of three and three-quarters per cent. during 1899. Last year three paid no dividends. The Institute of Willimantic was one of these. Since then this bank has resumed the payment of its usual dividends. But neither the Colchester nor the Thompson of Putnam had paid dividends for the year ending October 1, last, but we are informed since, that the Colchester paid one during October, as the Court had given it the right to do. Altogether, sixteen banks discriminated in the dividends on deposits over a certain amount.

The rate per cent. of dividends paid the past year is as follows:

Number of Banks.	Rate Per Cent.	Amount of Dividend.	Amount of Deposits with Dividends Added.
*74	4	\$5,501,422.26	\$149,750,933.92
*9	3 $\frac{3}{4}$	785,266 85	22,321,703.96
3	3 $\frac{1}{2}$	49,128.37	1,479,233 05
2	none	.....	583,323 74
Totals, 88	.....	\$6,335,817.48	\$174,135,194.67

\*Sixteen discriminate on deposits over a certain amount.

#### BANKS UNDER COURT RESTRAINING ORDERS.

On October 12th, an examination of the Willimantic Savings Institute was made, for the purpose of deciding what course to pursue in regard to the restraining order of the Court, which was to expire on November 8, 1899. It was found that it had earned and declared two semi-annual dividends of two per cent. each during the year, that only 43 per cent. of the amount of deposits allowed to be withdrawn by previous orders had been called for, that it was in a perfectly solvent condition, and the commissioners could see no reason why the courts should be called upon for further protection. The directors, however, applied for an order which was issued, restraining it for the period of one year from November 8, 1899, unless the order was sooner modified or revoked, from paying to any depositor

any sum in excess of thirty per cent. of his deposit, not to affect or apply to deposits made on or after October 1, 1899. Permission was also given to pay regular dividends. On December 8, 1899, about one-tenth in amount of the withdrawals allowed by this order had been made.

Upon the expiration of the order of the Court, restraining the Colchester Savings Bank from paying out more than one-tenth of its deposits, an order was applied for and issued, allowing it to declare and pay regular dividends, and also to pay out an additional one-tenth of its deposits for the period of one year from March 24, 1899.

The order to the Thompson Savings Bank will not expire until February 27, 1900, when such steps will be taken as may seem for the best interests of its depositors.

#### STATE BANKS AND TRUST COMPANIES.

One trust company, the Canton of Collinsville, has been added to the list of one year ago. This company was chartered by the General Assembly of 1899, and began business May 10th, with a capital of \$25,000. The Colonial Trust Company of Waterbury was chartered at the same session, but not having begun business till November 1st, its statement does not appear in this report. Charters were granted also to the Manchester Trust and Safe Deposit Company, to be located in the town of Manchester, and the Naugatuck Trust Company, to be located at Naugatuck. But neither has notified us of commencing business. The total capital stock account of the state banks and trust companies has been increased \$72,800 — this increase being made up of the stock of the newly-organized Canton Trust Company, and further installments paid in on the stock of the New Haven Trust Company. The total deposits have increased \$1,648,519.82; the surplus and undivided profits, \$44,944.17, and the assets \$1,586,050.90. On October 1, 1879, there were four state banks and seven trust companies doing a regular banking business with aggregate deposits of \$3,071,618.72, and assets of \$6,252,756.39, but on October 1, 1899, there

were eight state banks and thirteen trust companies in operation, having a total of \$14,147,172.05 held on deposit, and showing \$20,003,846.97 of assets.

A statement of the total assets and liabilities as of October 1, 1899, will be found below.

## STATE BANKS.

## ASSETS.

Loans and discounts, . . . . .	\$5,536,063.38
Overdrafts, . . . . .	5,418.37
Stocks, bonds, and mortgages, . . . . .	2,572,943.18
Due from banks and bankers, . . . . .	1,129,345.10
Real estate, furniture, and fixtures, . . . . .	200,269.04
Current expenses, . . . . .	14,770.96
Specie and currency, . . . . .	515,045.62
Checks and cash items, . . . . .	109,818.79
Other assets, . . . . .	6,852.56
Total Assets, . . . . .	<u>\$10,090,527.00</u>

## LIABILITIES.

Capital stock, . . . . .	\$2,240,000.00
Surplus, . . . . .	388,500.00
Undivided profits, . . . . .	475,991.91
Dividends unpaid, . . . . .	4,361.00
Deposits, . . . . .	6,726,563.60
Due to banks and bankers, . . . . .	245,852.55
Other liabilities, . . . . .	9,257.94
Total Liabilities, . . . . .	<u>\$10,090,527.00</u>

## TRUST COMPANIES.

## ASSETS.

Loans and discounts, . . . . .	\$4,091,280.06
Overdrafts, . . . . .	11,295.72
Stocks, bonds, and mortgages, . . . . .	3,495,434.68
Due from banks and bankers, . . . . .	1,273,117.79
Real estate, furniture, and fixtures, . . . . .	404,391.91
Current expenses, . . . . .	28,623.28
Specie and currency, . . . . .	375,812.59
Checks and cash items, . . . . .	127,021.72
Other assets, . . . . .	106,342.24
Total Assets, . . . . .	<u>\$9,913,319.99</u>

## LIABILITIES.

Capital stock, . . . . .	\$1,317,800 00
Surplus, . . . . .	396,500 00
Undivided profits, . . . . .	484,036.42
Dividends unpaid, . . . . .	1,113.88
Deposits, . . . . .	7,420,608 45
Due to banks and bankers, . . . . .	111,422 45
Other liabilities, . . . . .	181,838 79
Total Liabilities, . . . . .	<hr/> \$9,913,319 99

Respectfully submitted,

SIDNEY W. CROFUT,

CHARLES H. NOBLE.

*Bank Commissioners.*







ITEMIZED STATEMENT OF DEPOSITS OF SAVINGS BANKS, OCTOBER 1, 1899.

SAVINGS BANKS.	Number of depositors having less than \$1,000.	Amount of such deposits.	Depositors having \$1,000 and not over \$2,000.	Amount of such deposits.	Depositors having \$2,000 and not over \$10,000.	Amount of such deposits.	Depositors having over \$10,000.	Amount of such deposits.	Total number of depositors.	Total amount of deposits.	Largest amount due a single depositor.	Number of accounts opened during the year.	Number of accounts closed during the year.	Amount deposited including interest credited.	Amount withdrawn during the year.	Increase since October 1, 1898.	Decrease since October 1, 1898.
Berlin Savings Bank, Kensington, . . . . .	560	\$91,982.52	84	76,646.40	28	\$79,212.14	.....	.....	672	\$247,841.06	\$4,687.16	77	27	\$51,217.80	\$31,001.91	\$20,215.89	.....
Branford Savings Bank, . . . . .	497	85,433.87	13	16,604.63	4	8,562.31	.....	.....	514	110,600.81	2,216.56	138	49	75,009.75	48,208.19	26,801.56	.....
Bridgeport Savings Bank, . . . . .	9,736	2,264,717.63	1,367	1,977,308.00	170	402,431.00	1	\$10,014.00	11,274	4,654,470.63	10,014.00	1,579	1,325	936,852.12	808,348.58	128,503.54	.....
Bristol Savings Bank, . . . . .	4,592	846,372.23	476	639,527.43	191	582,389.27	.....	.....	5,259	2,068,289.93	9,031.63	722	463	550,421.85	358,557.37	191,864.48	.....
Brooklyn Savings Bank, . . . . .	1,701	419,645.08	230	311,636.67	69	225,084.43	.....	.....	2,000	956,366.18	10,000.00	212	172	146,401.08	114,170.35	32,230.73	.....
Burritt Savings Bank, New Britain, . . . . .	917	167,619.33	127	154,179.45	31	90,566.03	.....	.....	1,075	412,364.81	5,465.68	301	135	178,539.69	85,899.66	92,640.03	.....
Canaan Savings Bank, . . . . .	606	109,385.18	26	33,881.11	6	17,132.04	.....	.....	638	100,398.33	3,560.10	104	78	43,009.00	34,742.10	8,266.90	.....
Chelsea Savings Bank, Norwich, . . . . .	6,274	1,514,731.03	1,007	1,355,914.15	708	2,647,774.21	55	847,510.49	8,044	6,365,929.88	51,000.00	1,394	941	1,536,347.97	1,205,720.80	330,627.17	.....
Chester Savings Bank, . . . . .	793	132,095.33	41	57,357.42	26	72,910.10	.....	.....	860	262,362.85	6,479.67	82	48	45,710.11	28,376.02	17,334.09	.....
Citizens Savings Bank, Stamford, . . . . .	3,197	660,549.49	416	559,412.86	264	977,834.31	10	124,324.04	3,887	2,322,120.70	23,132.96	658	591	652,235.38	515,049.06	137,186.32	.....
City Savings Bank, Bridgeport, . . . . .	7,619	1,901,573.40	1,244	1,748,056.20	212	504,675.31	.....	.....	9,075	4,154,304.91	8,003.78	1,693	1,317	1,033,138.93	804,350.18	228,788.75	.....
City Savings Bank, Meriden, . . . . .	3,290	662,157.07	381	505,219.01	218	717,291.43	6	66,844.77	3,895	1,951,512.28	11,750.41	528	376	488,297.69	289,908.78	198,388.91	.....
Colchester Savings Bank, . . . . .	914	102,009.16	22	29,253.11	5	12,704.05	.....	.....	941	143,966.32	3,221.46	10	15	.....	13,207.95	.....	\$13,207.95
Collinsville Savings Society, . . . . .	1,503	273,353.43	136	180,230.51	73	274,494.15	1	10,216.14	1,713	738,294.23	10,216.14	200	111	162,444.58	110,727.11	51,717.47	.....
Connecticut Savings Bank, New Haven, . . . . .	13,658	3,131,920.85	1,878	2,630,026.43	555	1,476,634.07	2	23,706.20	16,093	7,262,287.55	12,435.56	3,882	2,947	2,640,801.81	2,007,137.39	633,664.42	.....
Deep River Savings Bank, . . . . .	2,041	422,276.38	257	343,781.70	166	612,724.67	3	30,732.55	2,467	1,409,515.30	10,531.00	229	126	226,539.03	128,796.42	97,742.61	.....
Derby Savings Bank, . . . . .	5,936	999,914.52	612	816,878.76	302	983,939.62	.....	.....	6,850	2,800,732.90	9,023.53	923	582	630,625.12	500,316.51	130,308.61	.....
Dime Savings Bank, Cromwell, . . . . .	629	61,980.34	29	41,801.97	13	52,306.62	.....	.....	671	156,088.93	9,500.61	71	35	67,530.94	50,534.09	16,996.85	.....
Dime Savings Bank, Hartford, . . . . .	7,307	684,740.36	271	336,949.98	71	197,224.94	.....	.....	7,649	1,218,915.28	7,553.32	1,255	880	488,955.83	327,733.63	161,222.20	.....
Dime Savings Bank, Norwich, . . . . .	5,870	824,122.62	504	636,500.91	257	830,705.56	7	153,022.70	6,638	2,449,351.79	44,727.86	957	735	697,051.06	420,709.92	276,341.14	.....
Dime Savings Bank, Wallingford, . . . . .	2,285	338,484.50	127	163,296.59	18	47,362.34	.....	.....	2,430	549,143.43	3,948.09	501	325	233,319.35	177,249.47	56,069.88	.....
Dime Savings Bank, Waterbury, . . . . .	10,326	1,624,242.06	597	775,971.13	224	735,266.73	3	32,973.81	11,150	3,168,458.73	12,135.49	1,800	2,376	868,421.87	1,009,662.24	.....	141,240.37
Essex Savings Bank, . . . . .	1,701	281,316.38	161	168,128.41	52	196,748.14	.....	.....	1,914	646,192.93	8,747.31	178	150	97,418.95	90,072.98	7,405.97	.....
Fairfield County Savings Bank, Norwalk, . . . . .	1,531	363,088.20	223	294,801.41	72	223,818.11	2	21,899.27	1,828	903,606.99	11,836.93	300	184	278,497.47	188,089.36	90,408.11	.....
Falls Village Savings Bank, . . . . .	1,249	261,600.17	126	169,601.16	48	162,138.76	1	16,616.89	1,424	609,956.98	16,616.89	117	160	97,845.27	102,400.84	.....	4,555.57
Farmers & Mechs. Sav. Bank, Middletown, . . . . .	3,826	856,979.65	473	649,700.09	321	1,219,747.57	.....	.....	4,620	2,726,427.31	10,000.00	666	434	491,517.82	358,885.72	132,632.10	.....
Farmington Savings Bank, . . . . .	3,515	927,244.24	840	1,117,299.13	491	1,817,115.23	.....	.....	4,846	3,861,658.60	9,000.00	502	278	647,978.10	398,563.71	249,414.39	.....
Freestone Savings Bank, Portland, . . . . .	1,202	185,728.43	69	94,516.33	46	160,397.94	2	24,140.86	1,319	464,783.56	13,228.66	164	110	103,366.29	66,891.90	36,474.39	.....
Greenwich Savings Bank, . . . . .	880	127,479.90	63	83,888.33	19	52,140.00	.....	.....	962	263,508.23	4,726.14	227	144	155,441.06	105,177.15	50,263.91	.....
Groton Savings Bank, . . . . .	1,597	357,117.94	139	188,072.77	98	308,041.05	1	11,880.86	1,835	865,112.62	11,880.86	182	126	133,109.74	92,901.98	40,207.76	.....
Guilford Savings Bank, . . . . .	1,012	141,088.90	45	57,048.04	4	10,363.38	.....	.....	1,061	208,500.32	2,923.22	149	126	59,213.21	49,946.91	9,266.30	.....
Higganum Savings Bank, . . . . .	63	6,601.01	3	4,411.37	1	4,442.45	.....	.....	67	15,434.83	4,442.45	3	11	12,315.68	12,309.60	6.08	.....
Industrial Savings Bank, Bridgeport, . . . . .	108	4,198.27	1	2,148.93	.....	.....	.....	.....	109	6,347.20	2,148.93	14	11	6,183.04	6,997.25	.....	814.21
Jewett City Savings Bank, . . . . .	1,578	303,104.89	167	223,994.75	97	308,629.19	3	35,054.98	1,845	870,783.81	14,285.76	269	242	189,014.13	129,079.13	60,835.00	.....
Litchfield Savings Society, . . . . .	2,216	480,789.94	253	349,184.76	121	417,151.23	3	41,695.00	2,593	1,288,820.93	18,583.08	215	180	204,771.42	142,304.54	62,466.88	.....
Mariners Savings Bank, New London, . . . . .	3,278	738,646.93	474	630,417.27	307	997,704.76	1	11,230.71	4,060	2,377,999.67	11,230.71	748	611	396,763.91	281,934.55	114,829.36	.....
Mechanics Savings Bank, Hartford, . . . . .	9,451	2,005,145.24	994	1,322,106.44	424	1,460,238.16	.....	.....	10,869	4,787,489.84	9,917.56	1,696	743	1,399,409.94	928,578.82	470,831.12	.....
Mechanics Savings Bank, Winsted, . . . . .	2,299	528,801.99	328	446,587.89	87	230,041.96	.....	.....	2,714	1,214,431.84	7,260.94	371	131	298,703.09	230,379.46	68,323.63	.....
Mechanics & Farmers Sav. Bank, Bridgeport, . . . . .	5,660	962,771.60	528	687,386.34	174	482,495.10	.....	.....	6,362	2,132,653.04	6,703.72	1,591	901	745,713.95	479,702.55	266,011.40	.....
Meriden Savings Bank, . . . . .	7,121	1,249,710.19	653	859,730.42	363	1,198,562.74	2	22,025.70	8,139	3,330,029.05	11,933.24	1,047	779	719,736.96	456,392.82	263,344.14	.....
Middletown Savings Bank, . . . . .	8,490	1,917,356.18	1,145	1,585,533.00	842	3,293,254.00	15	157,001.00	10,492	6,953,144.18	11,570.00	1,055	813	999,905.64	777,035.60	222,930.04	.....
Milford Savings Bank, . . . . .	991	154,621.25	70	96,488.61	14	34,556.29	.....	.....	1,075	285,666.15	3,691.47	145	124	84,100.21	78,030.96	5,469.25	.....
Moodus Savings Bank, . . . . .	938	160,773.18	57	83,103.60	28	102,415.28	1	14,108.92	1,024	360,400.98	14,108.92	100	92	81,306.15	59,852.35	21,453.80	.....
National Savings Bank, New Haven, . . . . .	3,244	766,474.96	599	791,656.10	216	671,336.19	1	11,579.45	4,060	2,241,046.70	11,579.45	947	623	863,593.01	644,336.57	219,256.44	.....
Naugatuck Savings Bank, . . . . .	2,865	517,676.45	216	274,904.73	63	181,748.24	.....	.....	3,144	974,329.42	8,814.05	659	374	302,210.03	195,280.32	106,929.71	.....
New Canaan Savings Bank, . . . . .	426	50,737.71	18	23,699.54	2	4,655.38	.....	.....	446	79,092.63	2,644.24	51	81	16,116.31	19,848.91	.....	3,732.60
New Haven Savings Bank, . . . . .	25,183	5,033,295.11	2,494	3,276,728.00	766	1,936,572.00	1	10,450.00	28,444	10,257,045.11	10,450.00	4,551	3,332	2,712,873.35	2,083,873.18	629,000.17	.....
New Milford Savings Bank, . . . . .	3,235	653,144.46	338	485,146.92	37	90,153.66	1	11,082.64	3,611	1,239,527.68	11,082.64	527	363	290,447.29	196,610.33	93,836.96	.....
Newtown Savings Bank, . . . . .	1,170	243,640.61	115	159,025.72	55	207,929.00	.....	.....	1,340	610,595.33	9,260.59	187	168	144,717.78	138,515.31	6,202.47	.....
Norfolk Savings Bank, . . . . .	619	98,772.24	40	51,423.60	8	19,343.09	.....	.....	667	169,538.93	2,842.98	102	71	51,845.89	31,511.54	20,334.35	.....
Norwalk Savings Society, . . . . .	5,058	930,192.24	489	711,504.50	245	848,339.21	9	122,276.08	5,801	2,612,312.03	25,689.48	564	510	452,246.00	428,569.21	23,676.79	.....
Norwich Savings Society, . . . . .	10,798	2,882,826.23	1,917	2,635,154.00	1,486	5,676,913.00	98	1,543,696.00	14,299	12,138,389.23	46,832.45	2,003	1,342	2,273,147.14	1,790,572.64	482,574.50	.....
Peoples Savings Bank, Bridgeport, . . . . .	5,702	1,418,699.34	1,102	1,588,980.28	132	281,199.97	.....	.....	6,936	3,288,879.59	4,150.44	1,321	1,049	928,419.17	767,181.76	161,237.41	.....
Peoples Savings Bank, Pawcatuck, . . . . .	442	54,180.07	19	25,527.56	9	34,278.78	1	11,788.88	471	125,775.29	11,788.88	49	25	25,582.32	24,084.41	1,497.91	.....
Peoples Savings Bank, Rockville, . . . . .	1,047	208,812.17	93	122,452.00	46	146,959.00	1	11,932.00	1,187	490,155.17	11,932.00	170	132	112,688.17	111,677.02	1,011.15	.....
Putnam Savings Bank, . . . . .	4,333	865,459.51	438	595,696.70	156	506,409.34	2	21,426.04	4,929	1,988,991.59	10,713.02	782	451	459,466.93	360,927.41	98,539.52	.....
Ridgefield Savings Bank, . . . . .	1,206	177,079.63	62	81,223.62	35	113,162.79	.....	.....	1,303	371,466.04	6,732.62	126</					





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# REPORTS OF SAVINGS BANKS.

October 1, 1899.

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## BERLIN SAVINGS BANK, KENSINGTON.

WILLIS H. UPSON, Treasurer.

INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$196,661.00	Whole amount of deposits,	\$247,841.06
Loans on personal sec'y only,	10,168.00	Surplus account,	24,388.10
Town orders,	17,000.00	Interest account, less cur-	
Bank stocks in Connecticut,	22,615.00	rent expenses and taxes	
Bank stocks in other States,	3,600.00	paid,	4,259.88
Real estate by foreclosure,	2,000.00		
Banking house safe,	600.00		
Cash in banks,	21,939.83		
Cash in vault,	1,905.21		
Total Assets,	\$276,489.04	Total Liabilities,	\$276,489.04

## INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
35 shares	City Bank, Hartford,	\$ 3,500.00	3,500.00	3,920.00
8 "	Farmers and Mech. Nat., "	800.00	800.00	928.00
10 "	First National, "	1,000.00	1,000.00	1,160.00
1 "	American " "	50.00	50.00	72.00
24 "	Phoenix " "	2,400.00	2,400.00	2,952.00
7 "	National Exchange, "	350.00	350.00	434.00
33 "	Connecticut River, "	990.00	990.00	1,156.00
14 "	Connecticut Trust, "	1,400.00	1,400.00	2,600.00
10 "	Hartford Trust, "	1,000.00	1,000.00	1,550.00
1½ "	Middlesex Co. Nat., Middletown,	150.00	150.00	150.00
13 "	Middletown National,	975.00	975.00	1,027.00
17 "	Southington National,	1,700.00	1,700.00	1,836.00
30 "	National Commerce, N. London,	3,000.00	3,000.00	3,540.00
25 "	Thames National, Norwich,	2,500.00	2,500.00	3,875.00
8 "	First National, Meriden,	800.00	800.00	1,560.00
20 "	Home " "	2,000.00	2,000.00	2,240.00
12 "	Merchants Exchange, New York,	600.00	600.00	720.00
10 "	American Ex. Nat'l, "	1,000.00	1,000.00	1,850.00
20 "	Fourth National, "	2,000.00	2,000.00	3,800.00
Totals,		\$ 26,215.00	26,215.00	35,370.00

## BERLIN SAVINGS BANK, KENSINGTON.— CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	560 ; total amount,	\$91,982.52
2	Number of depositors having \$1,000 and not over \$2,000,	84 ; total amount,	76,646.40
3	Number of depositors having over \$2,000 and not over \$10,000,	28 ; total amount,	79 212.14
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	672 ; total deposits,	\$247,841.06
6	Largest amount due a single depositor,		4,687.16
7	Number of accounts opened during the past year, 77 ; number closed, 27 ; increase, 50.		
8	Amount deposited, including interest credited, during the past year,		51,217.80
9	Amount withdrawn during the past year,		31,001.91
10	Amount of increase,		20,215.89
11	Amount of income received during the past year was		11,581.24
12	Total expenses, including salaries, during the past year, were		1,378.85
13	State tax during the past year was		449.39
14	Dividends the past year :		
	2 per cent. paid Jan. 1899 ; amount,	\$4,641.62	
	2 per cent. paid July 1, 1899 ; amount,	4,837.10—	9,498.72
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Amount carried to surplus, or profit and loss, during the past year was		718.39
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate — are they all first mortgages ?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,800.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	6 per cent.	
25	Net income from foreclosed real estate during the past year,		120.00
26	Date of annual meeting of Incorporators to elect Trustees or Directors, Third Wednesday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, Third Wednesday in July.		

OFFICERS.— President, William Bulkeley ; Treasurer, Willis H. Upson ; Directors or Trustees, William Bulkeley, Edward Alling, Theron Upson, Henry E. Savage, Frank L. Wilcox, Charles H. Risley, W. H. Upson.

## THE BRANFORD SAVINGS BANK.

WILLIAM R. FOOTE, Treasurer.

INCORPORATED, 1889.

## STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$88,825.00	Whole amount of deposits, . . .	\$110,600.81
Loans on personal security only, . . .	885.00	Surplus account, . . .	5,121.39
Town, city, and borough notes and orders, . . .	19,500.00	Interest account, less current expenses and taxes paid, . . .	928.55
Railroad bonds, . . .	4,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	68 27		
Cash in banks, . . .	1,624 34		
Cash in vault, . . .	1,748.14		
Total Assets, . . .	\$116,650.75	Total Liabilities, . . .	\$116,650.75

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Branford, . . . . . \$	19,500.00	19,500.00	.....
RAILROAD BONDS.			
Chicago and Northwestern:—			
Ottumwa, Cedar Falls & St. Paul, 5s, 1909, \$	4,000.00	4,000.00	4,520.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	497; total amount,	\$85,433.87
2	Number of depositors having \$1,000 and not over \$2,000, . . .	13; total amount,	16,604.63
3	Number of depositors having over \$2,000 and not over \$10,000,	4; total amount,	8,562.31
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . .	514; total deposits,	\$110,600.81
6	Largest amount due a single depositor, . . .		2,216.56
7	Number of accounts opened during the past year, 138; number closed, 49; increase, 89.		
8	Amount deposited, including interest credited, during the past year,		75,009.75
9	Amount withdrawn during the past year, . . .		48,208.19
10	Amount of increase, . . .		26,801.56
11	Amount of income received during the past year was, . . .		5,254.72
12	Total expenses, including salaries, during the past year, were, . . .		569.14



## THE BRANFORD SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

13	State tax during the past year was, . . . . .	\$97.82
14	Dividends the past year:	
	2 per cent. paid Jan. 1, 1899; amount, \$1,522.76	
	2 per cent. paid July 1, 1899; amount, 1,663.65—	3,186.41
15	Net amount of premiums charged off the past year, . . . . .	—
16	Total amount of loans of every description charged off the past year, . . . . .	None.
17	Amount of past due paper at this time is, . . . . .	—
18	Amount carried to surplus, or profit and loss, during the past year, was, . . . . .	1,756.74
19	Amount of assets yielding no income the past year, . . . . .	—
20	Loans on real estate — are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	10,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	19,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	0
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	0
25	Net income from foreclosed real estate during the past year, . . . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, July.	

OFFICERS.—President, Henry H. Fowler; Treasurer, William R. Foote; Directors or Trustees, Henry H. Fowler, M. P. Harding, Henry G. Harrison, Daniel O'Brien, Francis Cull, Charles F. Bradley, S. V. Osborn, George Linsley, L. J. Nichols, Samuel S. Cooke, T. F. Hammer.

## BRIDGEPORT SAVINGS BANK.

ALEXANDER HAWLEY, Treasurer.

INCORPORATED, 1842.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, .	\$2,234,752.75	Whole amount of deposits, \$4,654,470.63	
Loans on collateral sec'ty, .	189,055.00	Surplus account, .	150,000.00
United States bonds, .	210,000.00	Interest account, less cur-	
Town, city, school district,		rent expenses and taxes	
and corporation bonds, .	958,000.00	paid, .	78,392.64
Railroad bonds, .	970,000.00	Profit and loss account, .	4,783.64
Bank stocks in Connecticut, .	99,300.00	Rent account, .	374.51
Bank stocks in other States, .	29,020.00	Suspense account, .	.80
Real estate by foreclosure, .	13,697.58		
Banking-house, .	45,000.00		
Insurance and taxes advanced			
on real estate mortgaged, .	34.46		
Cash in banks, .	130,452.92		
Cash in vault, .	8,709.51		
Total Assets, .	\$4,888,022.22	Total Liabilities, .	\$4,888,022.22

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1925, Registered, . . . . \$	200,000.00	210,000.00	260,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORA- TION BONDS.			
Ansonia Town, 4s, 1912, \$	15,000.00	15,000.00	15,750.00
Bridgeport " 4s, 1903-1918,	100,000.00	100,000.00	104,000.00
" City, 4s, 1919,	150,000.00	150,000.00	160,500.00
" " 5s, 1908,	60,000.00	60,000.00	66,600.00
Boston " 4s, 1921,	10,000.00	10,000.00	10,700.00
Bennington Town, 4s, 1900,	8,500.00	8,500.00	8,500.00
Columbus City, 4s, 1908,	10,000.00	10,000.00	10,300.00
Chicago " 4s, 1921,	15,000.00	15,000.00	16,050.00
Danbury Borough, 4½s, 1905-1910,	60,000.00	60,000.00	61,800.00
Denver City, 5s, 1901-1906,	10,000.00	10,000.00	10,500.00
Dayton " 4s, 1912,	20,000.00	20,000.00	21,000.00
" " 4s, 1914,	15,000.00	15,000.00	15,750.00
Des Moines City, 4s, 1905-1915,	23,000.00	23,000.00	23,920.00
Detroit " 4s, 1921,	10,000.00	10,000.00	10,700.00
Fairfield Town, 4s, 1900-1905,	18,000.00	18,000.00	18,180.00
" " 4s, 1908-1921,	33,000.00	33,000.00	34,650.00
Fair Haven, Vt., 4s, 1900-1905,	24,000.00	24,000.00	24,240.00
Kansas City, Mo., City, 4½s, 1915,	30,000.00	30,000.00	33,600.00
Los Angeles, Cal., " 4s, 1924-1931,	28,000.00	28,000.00	30,240.00

## BRIDGEPORT SAVINGS BANK.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.							
Louisville, Ky., City,	4s,	1930,	\$		15,000.00	15,000.00	16,350.00
Minneapolis, Minn., "	4s,	1920,			20,000.00	20,000.00	21,400.00
Milwaukee, Wis., "	5s,	1903-1907,			15,000.00	15,000.00	16,200.00
New Haven Town,	4s,	1902,			25,000.00	25,000.00	25,250.00
Pawtucket, R. I., City,	4s,	1910,			20,000.00	20,000.00	20,800.00
Portland, O., "	5s,	1923,			10,000.00	10,000.00	12,400.00
" " "	5s,	1928,			7,000.00	7,000.00	8,890.00
St. Louis, Mo., "	5s,	1900,			15,000.00	15,000.00	15,150.00
St. Paul, Minn., "	4s,	1919,			20,000.00	20,000.00	21,400.00
South Norwalk, "	4s,	1900-1910,			12,500.00	12,500.00	12,750.00
Stamford Town,	4s,	1910,			94,000.00	94,000.00	97,760.00
Wallingford Borough,	4s,	1902-1912,			25,000.00	25,000.00	25,750.00
Woonsocket, R. I., City,	4s,	1925,			25,000.00	25,000.00	27,000.00
" " " "	4s,	1927,			15,000.00	15,000.00	16,200.00
Totals, . . . . .			\$		958,000.00	958,000.00	1,014,280.00
RAILROAD BONDS.							
Albany & Susquehanna,	6s,	1906,	\$		60,000.00	60,000.00	69,000.00
" " "	7s,	1906,			10,000.00	10,000.00	12,000.00
Chic., Burlington & Quincy,	7s,	1903,			60,000.00	60,000.00	67,800.00
Chic., Mil. & St. Paul, Gen. Mor.,	4s,	1989,			40,000.00	40,000.00	44,000.00
Dubuque Division,	6s,	1920,			15,000.00	15,000.00	19,500.00
La Crosse & Davenport,	5s,	1919,			10,000.00	10,000.00	11,600.00
Chic. & North Western—							
Chicago & Tomah,	6s,	1905,			35,000.00	35,000.00	39,900.00
Mil., Lake Shore & Western,	6s,	1925,			20,000.00	20,000.00	28,000.00
" " "	6s,	1921,			20,000.00	20,000.00	27,800.00
Milwaukee & Madison,	6s,	1905,			35,000.00	35,000.00	39,900.00
Chi., Rock Island & Pacific,	6s,	1917,			80,000.00	80,000.00	105,600.00
Illinois Central, Springfield Div.,	3½s,	1951,			60,000.00	60,000.00	63,000.00
Western Lines,	4s,	1951,			20,000.00	20,000.00	22,200.00
Michigan Central,	5s,	1931,			50,000.00	50,000.00	64,000.00
New York Central,	7s,	1903,			100,000.00	100,000.00	111,000.00
" & Harlem,	7s,	1900,			50,000.00	50,000.00	51,500.00
" & Long Branch,	5s,	1941,			50,000.00	50,000.00	65,000.00
" Lackawanna & West'n,	6s,	1921,			40,000.00	40,000.00	54,000.00
St. P., Minn. & Mani., Dak. Ex.,	6s,	1910,			30,000.00	30,000.00	36,300.00
Montana Extension,	4s,	1937,			20,000.00	20,000.00	20,400.00
Syracuse, Binghamton & N.Y.,	7s,	1906,			35,000.00	35,000.00	43,400.00
Terre Haute & Indianapolis,	5s,	1925,			30,000.00	30,000.00	31,500.00
Utica & Black River,	4s,	1922,			25,000.00	25,000.00	27,250.00
United N. J. R. R. & Canal Co.,	6s,	1901,			50,000.00	50,000.00	52,500.00
" " " "	4s,	1944,			25,000.00	25,000.00	29,500.00
Totals, . . . . .			\$		970,000.00	970,000.00	1,136,650.00

## BRIDGEPORT SAVINGS BANK.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
30 shares Aetna National, Hartford, . . . \$	3,000.00	3,000.00	4,800.00
358 " Bridgeport National, Bridgeport, . . .	17,900.00	17,900.00	32,220.00
247 " Connecticut " " . . .	24,700.00	24,700.00	37,050.00
130 " City " " . . .	13,000.00	13,000.00	19,500.00
157 " First " " . . .	15,700.00	15,700.00	28,260.00
250 " Pequonnock " " . . .	25,000.00	25,000.00	37,500.00
40 " American Exchange, New York, . . .	4,000.00	4,000.00	7,400.00
12 " Bank of the State, " . . .	1,200.00	1,200.00	1,500.00
140 " Chatham National, " . . .	3,500.00	3,500.00	10,500.00
15 " Continental " " . . .	1,500.00	1,500.00	1,875.00
26 " Gallatin " " . . .	1,300.00	1,300.00	4,160.00
20 " Hanover " " . . .	2,000.00	2,000.00	14,000.00
30 " Imp. & Trad'rs " " . . .	3,000.00	3,000.00	15,600.00
66 " Merchants " " . . .	3,300.00	3,300.00	5,610.00
50 " Nat'l Bank of Commerce, N. Y., . . .	5,000.00	5,000.00	12,250.00
20 " National Park of N. Y., . . .	2,000.00	2,000.00	10,000.00
51 " Phoenix National, " . . .	1,020.00	1,020.00	1,020.00
12 " Shoe & Leather, " . . .	1,200.00	1,200.00	1,200.00
Totals, . . . . . \$	128,320.00	128,320.00	244,445.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	9,736; total amount, \$2,264,717.63
2	Number of depositors having \$1,000 and not over \$2,000, . . .	1,367; total amount, 1,977,308.00
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	170; total amount, 402,431.00
4	Number of depositors having over \$10,000, . . .	1; total amount, 10,014.00
5	Total number of depositors, . . .	11,274; total deposits, \$4,654,470.63
6	Largest amount due a single depositor, . . .	10,014.00
7	Number of accounts opened during the past year, 1,579; number closed, 1,325; increase, 254.	
8	Amount deposited, including interest credited, during the past year, . . .	936,852.12
9	Amount withdrawn during the past year, . . .	808,348.58
10	Amount of increase, . . .	128,503.54
11	Amount of income received during the past year was, . . .	228,543.37
12	Total expenses, including salaries, during the past year were, . . .	13,554.06
13	State tax during the past year was, . . .	11,198.95
14	*Dividends the past year : 2 per cent. paid Jan. 1, 1899 ; amount, . . . \$88,216.03 1½ per cent. paid July 1, 1899 ; amount, . . . 78,667.41—	166,883.44
15	Net amount of premiums charged off the past year, . . .	36,122.79

\* On excess of \$2,000, 3 per cent. per annum.



## BRIDGEPORT SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.— CONTINUED.

16	Total amount of loans of every description charged off the past year,	0
17	Amount of past due paper at this time is,	0
18	Amount carried to surplus, or profit and loss, during the past year was,	\$1,863.85
19	Amount of assets yielding no income the past year,	1,500.00
20	Loans on real estate—are they all first mortgages ?	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	98,980.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	—
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	55,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	.0084
25	Net income from foreclosed real estate during the past year,	115.54
26	Date of annual meeting of Incorporators to elect Trustees or Directors, June.	
27	Date of annual meeting to elect President, Treasurer, and other officers, June.	

OFFICERS. — President, Samuel C. Trubee ; Vice-Presidents, Thomas B. De Forest, Edward Sterling ; Treasurer, Alexander Hawley ; Trustees, William R. Higby, Alexander Hawley, George C. Edwards, Curtis Thompson, Levi W. Eaton, Charles W. Hawley, Frederick B. Hawley, Frederick Trubee, Samuel A. Burns Frank N. Benham.

## BRISTOL SAVINGS BANK.

MILES LEWIS PECK, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,122,385.00	Whole amount of deposits, \$2,068,289.93	
Loans on collateral security, . . .	93,490.00	Surplus account, . . .	60,000.00
Loans on personal security only, . . . . .	48,280.00	Interest account, less current expenses and taxes paid, . . . . .	19,704.75
Town, city, and borough notes and orders, . . . . .	37,000.00	Profit and loss account, . . . . .	23,779.06
School district notes and orders, . . . . .	8,115.00		
State bonds, . . . . .	40,000.00		
Town, city, school district, and corporation bonds, . . . . .	218,650.00		
Railroad bonds, . . . . .	219,000.00		
Bank stocks in Connecticut, . . . . .	240,570.00		
Bank stocks in other States, . . . . .	23,775.00		
Real estate by foreclosure, . . . . .	26,175.00		
Banking house, . . . . .	8,000.00		
Premium account, . . . . .	12,920.50		
Cash in banks, . . . . .	57,005.09		
Cash in vault, . . . . .	16,408.15		
Total Assets, . . . . .	\$2,171,773.74	Total Liabilities, . . . . .	\$2,171,773.74

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Massachusetts, . . . . . 3½s, 1938, . . . \$	40,000.00	40,000.00	45,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Bristol, Conn., . . . . . \$	20,000.00	20,000.00	20,000.00
" of West Hartford, Conn., . . . . .	10,000.00	10,000.00	10,000.00
Borough of Bristol, " . . . . .	7,000.00	7,000.00	7,000.00
Totals, . . . . . \$	37,000.00	37,000.00	37,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Bristol, Conn., First School District, . . . \$	5,000.00	5,000.00	5,000.00
" Second " . . . . .	1,250.00	1,250.00	1,250.00
" Fifth " . . . . .	1,000.00	1,000.00	1,000.00
" Eighth " . . . . .	45.00	45.00	45.00
" Twelfth " . . . . .	70.00	70.00	70.00
" Thirteenth " . . . . .	750.00	750.00	750.00
Totals, . . . . . \$	8,115.00	8,115.00	8,115.00

## BRISTOL SAVINGS BANK.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.						
Bristol, Conn.,	4s,	1903,	\$	12,000.00	12,000.00	12,000.00
Louisville, Kentucky,	7s,	1901,		10,000.00	10,000.00	10,500.00
“ “	4s,	1923,		4,000.00	4,000.00	4,400.00
“ “	4s,	1928,		5,000.00	5,000.00	5,500.00
“ “	6s,	1912,		15,000.00	15,000.00	16,500.00
Columbus, Ohio,	5s,	1901,		15,000.00	15,000.00	15,000.00
Springfield, “	5s,	1917,		10,000.00	10,000.00	11,000.00
Youngstown, “	5s,	1911,		5,000.00	5,000.00	5,400.00
Toledo, “	5s,	1903,		1,000.00	1,000.00	1,000.00
“ “	4½s,	1914,		25,000.00	25,000.00	26,250.00
“ “	4s,	1922,		15,000.00	15,000.00	16,500.00
St. Paul, Minn.,	4s,	1912,		5,000.00	5,000.00	5,300.00
Sioux City, Iowa,	4½s,	1917,		15,000.00	15,000.00	15,000.00
Dubuque, “	6s,	1902,		4,700.00	4,700.00	4,700.00
Kansas City, Kansas,	6s,	1900–1904,		1,500.00	1,500.00	1,500.00
Wichita, “	6s,	1900,		4,500.00	4,500.00	4,500.00
“ “	5s,	1910,		15,000.00	15,000.00	15,000.00
Omaha, Nebraska,	5s,	1900–1902,		24,000.00	24,000.00	24,000.00
“ “	5s,	1909,		3,000.00	3,000.00	3,000.00
Los Angeles, Cal.,	4½s,	1901–1904,		3,300.00	3,300.00	3,300.00
“ “	4½s,	1933,		650.00	650.00	650.00
Portland, Oregon,	5s,	1922,		15,000.00	15,000.00	17,250.00
“ “	5s,	1925,		10,000.00	10,000.00	11,500.00
Totals,			\$	218,650.00	218,650.00	229,750.00
RAILROAD BONDS.						
Chicago, Rock Island & Pacific,	4s,	1988,	\$	60,000.00	60,000.00	63,000.00
Chicago, Milwaukee & St. Paul :—						
Mineral Point,	5s,	1910,		20,000.00	20,000.00	21,600.00
Chicago & Milwaukee,	7s,	1903,		5,000.00	5,000.00	8,000.00
Chicago & Pacific Western,	5s,	1921,		18,000.00	18,000.00	21,600.00
Dubuque,	6s,	1920,		10,000.00	10,000.00	12,000.00
Southwestern,	6s,	1909,		10,000.00	10,000.00	11,500.00
Wisconsin Valley,	7s,	1909,		10,000.00	10,000.00	12,000.00
Chicago & Northwestern :—						
Milwaukee & Madison,	6s,	1905,		5,000.00	5,000.00	5,600.00
Chicago & Tomah,	6s,	1905,		4,000.00	4,000.00	4,400.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		5,000.00	5,000.00	5,400.00
Evansville & Terre Haute,	5s,	1930,		10,000.00	10,000.00	8,000.00
Sunbury, Hazelton & Wilkesbarre,	5s,	1928,		15,000.00	15,000.00	16,200.00
St. Paul, Minneapolis & Manitoba,	6s,	1910,		22,000.00	22,000.00	26,400.00
Staten Island,	4½s,	1943,		5,000.00	5,000.00	5,250.00
McKeesport & Belle Vernon,	6s,	1919,		5,000.00	5,000.00	6,000.00
Illinois Central,	4s,	1951,		15,000.00	15,000.00	17,250.00
Totals,			\$	219,000.00	219,000.00	244,200.00

## BRISTOL SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
120 shares	Bristol National, Bristol,	\$ 12,000.00	12,000.00	19,800.00
50 "	Bridgeport " Bridgeport,	2,500.00	2,500.00	4,500.00
10 "	City " "	1,000.00	1,000.00	1,500.00
8 "	Connecticut " "	800.00	800.00	1,200.00
80 "	Danbury " Danbury,	8,000.00	8,000.00	7,200.00
30 "	Nat. Pahquioque, "	3,000.00	3,000.00	3,300.00
35 "	Deep River National, Deep River,	3,500.00	3,500.00	4,025.00
64 "	Birmingham " Derby,	6,400.00	6,400.00	10,560.00
24 "	Ætna " Hartford,	2,400.00	2,400.00	3,960.00
308 "	American " "	15,400.00	15,400.00	22,176.00
81 "	Charter Oak " "	8,100.00	8,100.00	7,452.00
169 "	Farmers & Mech. Nat., "	16,900.00	16,900.00	19,604.00
100 "	First " "	10,000.00	10,000.00	11,600.00
73 "	Hartford " "	7,300.00	7,300.00	10,220.00
20 "	Mercantile " "	270.00	270.00	100.00
107 "	Phoenix " "	10,700.00	10,700.00	13,375.00
80 "	Nat. Exchange, "	4,000.00	4,000.00	4,960.00
177 "	City, " "	17,700.00	17,700.00	19,824.00
45 "	State, " "	4,500.00	4,500.00	5,175.00
25 "	Conn. Trust & S. D. Co., "	2,500.00	2,500.00	4,500.00
24 "	Hartford Trust Co., "	2,400.00	2,400.00	3,720.00
90 "	Home National, Meriden,	9,000.00	9,000.00	11,250.00
35 "	Meriden " "	3,500.00	3,500.00	3,500.00
40 "	Central National, Middletown,	3,000.00	3,000.00	3,280.00
65 "	First " "	6,500.00	6,500.00	6,825.00
7 "	Middlesex Co. National, "	700.00	700.00	700.00
60 "	Middletown " "	4,500.00	4,500.00	6,300.00
68 "	Naugatuck " Naugatuck,	6,800.00	6,800.00	10,880.00
27 "	New Britain " New Britain,	2,700.00	2,700.00	4,050.00
100 "	Mechanics " "	10,000.00	10,000.00	14,000.00
84 "	Merchants " New Haven,	4,200.00	4,200.00	4,620.00
650 "	New Haven Co. " "	6,500.00	6,500.00	10,075.00
50 "	Yale " "	5,000.00	5,000.00	6,000.00
15 "	Nat. Tradesmen's, " "	1,500.00	1,500.00	2,100.00
23 "	Union, New London,	2,300.00	2,300.00	2,300.00
10 "	Central National, Norwalk,	1,000.00	1,000.00	1,050.00
25 "	Fairfield Co. " "	2,500.00	2,500.00	2,375.00
14 "	First " Portland,	1,400.00	1,400.00	1,400.00
15 "	Rockville " Rockville,	1,500.00	1,500.00	1,500.00
35 "	City " South Norwalk,	3,500.00	3,500.00	5,250.00
60 "	First " Wallingford,	6,000.00	6,000.00	7,500.00
14 "	Citizens National, Waterbury,	1,400.00	1,400.00	1,680.00
50 "	Fourth " "	5,000.00	5,000.00	6,750.00
100 "	Manufacturers " "	10,000.00	10,000.00	12,500.00
54 "	Waterbury " "	2,700.00	2,700.00	4,320.00
3 "	American Exchange Nat., N. York,	300.00	300.00	540.00
50 "	Irving " "	2,500.00	2,500.00	4,000.00
60 "	Merchants " "	3,000.00	3,000.00	5,250.00
94 "	Merchants Exchange " "	4,700.00	4,700.00	5,640.00
75 "	Phenix " "	1,500.00	1,500.00	1,575.00



## BRISTOL SAVINGS BANK.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.				
60 shares Nat. Citizens,	New York,	\$ 1,500.00	1,500.00	2,175.00
75 " " Shoe & Leather,	"	7,500.00	7,500.00	7,650.00
25 " German-American,	"	1,875.00	1,875.00	2,175.00
9 " State of New York,	"	900.00	900.00	1,125.00
Totals,	.	\$ 264,345.00	264,345 00	339,086.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,592; total amount,	\$846,372.23
2	Number of depositors having \$1,000 and not over \$2,000.	476; total amount,	639,527.43
3	Number of depositors having over \$2,000, and not over \$10,000,	191; total amount,	582,390.27
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	5,259; total deposits,	\$2,068,289.93
6	Largest amount due a single depositor,		9,031.63
7	Number of accounts opened during the past year, 722; number closed, 463; increase, 259.		
8	Amount deposited, including interest credited, during the past year,		550,421.85
9	Amount withdrawn during the past year,		358,557.37
10	Amount of increase,		191,864.48
11	Amount of income received during the past year was,		109,695.97
12	Total expenses, including salaries, during the past year, were,		6,052.74
13	State tax during the past year was,		4,616.31
14	Dividends the past year :		
	2 per cent. paid Jan. 1, 1899; amount, \$36,748.36		
	2 per cent. paid July 1, 1899; amount, 38,405.63—		75,153.99
15	Net amount of premiums charged off the past year,		25,231.75
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is,		0
18	Amount carried to surplus, or profit and loss, during the past year, was,		0
19	Amount of assets yielding no income the past year,		270.00
20	Loans on real estate — are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		40,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		21,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		20,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		about 2%

## BRISTOL SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

25	Net income from foreclosed real estate during the past year, . .	\$420.83
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in July.	

OFFICERS.—President, Hobart A. Warner; Treasurer, Miles Lewis Peck; Directors or Trustees, Edward B. Dunbar, Walter A. Ingraham, Nathan L. Birge, Edward N. Pierce, Andrew S. Gaylord, Miles Lewis Peck, Henry L. Beach, Leverett A. Sanford, Seth Barnes, Charles W. Brown.

THE BROOKLYN SAVINGS BANK.

CLARENCE A. POTTER, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1899.

ASSETS		LIABILITIES.	
Loans on real estate, . . .	\$490,877.00	Whole amount of deposits, . . .	\$956,366.18
Loans on collateral sec'y, . . .	53,731.05	Surplus account, . . .	30,000.00
Loans on pers'l sec'y only, . . .	15,000.00	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	21,300.00	paid, . . .	6,269.70
Bonds of Water Co, . . .	500.00	Profit and loss account, . . .	1,491.69
Town, city, school district,			
and corporation bonds, . . .	142,800.00		
Railroad bonds, . . .	198,500.00		
Bank stocks in Connecticut, . . .	31,450.00		
Real estate by foreclosure			
and taxes, . . .	1,816.25		
Insurance and taxes ad-			
vanced on real estate			
mortgaged, . . .	107.25		
Cash in banks, . . .	28,684.34		
Cash in vault, . . .	9,361.68		
Total Assets, . . .	\$994,127.57	Total Liabilities, . . .	\$994,127.57

## INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.						
Plainfield, . . . . .			\$	19,000.00	19,000.00	19,000.00
Canterbury, . . . . .				1,300.00	1,300.00	1,300.00
Hampton, . . . . .				1,000.00	1,000.00	1,000.00
Totals, . . . . .				\$	21,300.00	21,300.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.						
City of Meriden, Conn.,	4s,	1913,	\$	5,000.00	5,000.00	5,450.00
" Willimantic, Conn.,	4s,	1904,		10,000.00	10,000.00	10,400.00
" Bath, Me.,	4s,	1921,		15,000.00	15,000.00	16,200.00
" Columbus, Ohio,	4s,	1910,		5,000.00	5,000.00	5,200.00
" Newark, N. J.,	4s,	1922,		5,000.00	5,000.00	5,750.00
" Duluth, Minn.,	4s,	1921,		14,000.00	14,000.00	14,700.00
" " "	6s,	1901,		2,000.00	2,000.00	2,200.00
" South Bend, Ind.,	6s,	1906,		10,000.00	10,000.00	11,600.00
" Sioux City, Iowa,	4½s,	1909,		5,000.00	5,000.00	5,400.00
" " "	4½s,	1920,		4,900.00	4,900.00	5,350.00
" Pueblo, Col.,	6s,	1913,		11,000.00	11,000.00	14,080.00

## THE BROOKLYN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS. — CONTINUED.						
City of Pueblo, Col.,	4½s,	1914,	\$	5,000.00	5,000.00	5,600.00
“ Omaha, Neb.,	5s,	1913,		14,000.00	14,000.00	16,620.00
“ “ “	5s,	various,		1,900.00	1,900.00	1,900.00
“ Aurora, Ill.,	6s,	1902,		5,000.00	5,000.00	5,050.00
“ Tacoma, Wash.,	5s,	1913,		15,000.00	15,000.00	15,750.00
Town of Norwalk, Conn.,	4s,	1921,		10,000.00	10,000.00	10,800.00
Wash'ton Sch'l Dist., Hartford, 4s,		1919,		5,000.00	5,000.00	5,650.00
Totals,			\$	142,800.00	142,800.00	157,700.00
RAILROAD BONDS.						
Chicago & Northwestern :—						
Northwestern Union,	7s,	1917,	\$	25,000.00	32,000.00	37,250.00
Menominee Extension,	7s,	1911,		20,000.00	26,000.00	27,000.00
Madison “	7s,	1911,		10,000.00	13,000.00	13,500.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		20,000.00	20,000.00	22,400.00
Chicago, Milwaukee & St. Paul :—						
Chicago & Pacific Division,	6s,	1910,		16,000.00	18,000.00	19,680.00
Mineral Point, “	5s,	1910,		10,000.00	10,000.00	11,200.00
Wisconsin Valley “	7s,	1909,		8,500.00	10,000.00	11,050.00
Illinois Central :—						
Springfield Division,	3½s,	1953,		5,000.00	5,000.00	5,250.00
Chicago, Rock Island & Pacific :—						
General,	4s,	1988,		5,000.00	5,000.00	5,350.00
Sunbury, Hazleton & Wilkesbarre,	5s,	1928,		7,500.00	7,500.00	8,100.00
Shamokin Valley & Pottsville,	7s,	1901,		8,000.00	9,000.00	8,560.00
New York & Long Branch,	4s,	1941,		11,000.00	11,000.00	12,650.00
Staten Island,	4½s,	1943,		12,000.00	12,000.00	13,200.00
Hereford,	4s,	1930,		10,000.00	10,000.00	10,000.00
Eastern R. R. of Minn.,	4s,	1948,		5,000.00	5,000.00	5,500.00
Evansville & Terre Haute,	5s,	1930,		5,000.00	5,000.00	4,500.00
Totals,			\$	178,000.00	198,500.00	215,190.00
BANK STOCKS.						
100 shares Thames National, Norwich, Conn.,	\$			10,000.00	11,000.00	15,500.00
50 “ Second “ “ “				5,000.00	5,000.00	4,800.00
40 “ First “ “ “				4,000.00	4,000.00	4,000.00
25 “ Merchants “ “ “				2,500.00	2,500.00	3,000.00
50 “ Windham Co. “ Danielson, “				5,000.00	5,000.00	5,000.00
10 “ First “ Meriden, “				1,000.00	1,000.00	2,000.00
7 “ Home “ “ “				700.00	700.00	875.00
35 “ Merchants “ New Haven, “				1,750.00	1,750.00	1,925.00
5 “ Second “ “ “				500.00	500.00	950.00
Totals,			\$	30,450.00	31,450.00	38,050.00



## THE BROOKLYN SAVINGS BANK.— CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,701 ; total amount,	\$419,645.08
2	Number of depositors having \$1,000 and not over \$2,000,	230 ; total amount,	311,636.67
3	Number of depositors having over \$2,000 and not over \$10,000,	69 ; total amount,	225,084.43
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	2,000 ; total deposits,	\$956,366.18
6	Largest amount due a single depositor,		10,000.00
7	Number of accounts opened during the past year, 212 ; number closed, 172 ; increase, 40.		
8	Amount deposited, including interest credited, during the past year,		146,401.08
9	Amount withdrawn during the past year,		114,170.35
10	Amount of increase,		32,230.73
11	Amount of income received during the past year was,		46,744.88
12	Total expenses, including salaries, during the past year, were,		2,779.19
13	State tax during the past year was,		2,177.18
14	Dividends the past year :		
	2 per cent. paid March, 1899 ; amount,	\$18,102.38	
	2 per cent. paid Sept. 1899 ; amount,	18,163.24—	36,265.62
15	Net amount of premiums charged off the past year,		3,752.50
16	Total amount of loans of every description charged off the past year,		4,000.00
17	Amount of past due paper at this time is,		4,700.00
18	Amount carried to surplus, or profit and loss, during the past year, was,		5,435.67
19	Amount of assets yielding no income the past year,		4,700.00
20	Loans on real estate — are they all first mortgages ?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		25,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		15,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		6,200.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.— President, John<sup>n</sup> Waldo ; Vice-President, David Greenslit ; Treasurer, Clarence A. Potter ; Directors or Trustees : John Palmer, John Waldo, David Greenslit, C. A. Potter, Alfred Pray, E. H. Fuller, A. B. Sprague, W. H. Burnham, H. C. Atwood, J. Austin Williams, Claramon Hunt, Timothy Parker.

## THE BURRITT SAVINGS BANK, NEW BRITAIN.

W. E. ATTWOOD, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1899.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$170,440.07	Whole amount of deposits, \$412,364.81
Loans on collateral security, 53,950.00	Surplus account, . . . 5,250.00
Loans on personal sec'y only, 8,650.00	Profit and loss account, . . . 442.88
Town, city, and borough notes and orders, . . . 1,000.00	
State bonds, . . . 16,100.00	
Town, city, school district, and corporation bonds, . . . 8,400.00	
Railroad bonds, . . . 70,975.00	
Bank stocks in Connecticut, 72,880.00	
Cash in banks, . . . 15,662.62	
Total Assets, . . . \$418,057.69	Total Liabilities, . . . \$418,057.69

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
5 notes of Massachusetts, 3½s, 1935, . \$	5,000.00	5,550.00	5,500.00
5 notes of Massachusetts, 3½s, 1938, .	5,000.00	5,550.00	5,500.00
5 notes of Massachusetts, 3s, 1935, .	5,000.00	5,000.00	5,100.00
Totals, . . . . . \$	15,000.00	16,100.00	16,100.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of New Britain note, . . . . \$	1,000.00	1,000.00	1,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of New York, 5s, 1908, . \$	5,000.00	5,650.00	5,650.00
City of Chicago, 4s, 1921, .	2,500.00	2,750.00	2,750.00
Totals, . . . . . \$	7,500.00	8,400.00	8,400.00
RAILROAD BONDS.			
Chicago & Northwestern (1st), 7s, 1915, \$	10,000.00	14,000.00	14,300.00
Chi., Burlingt'n & Quincy (Neb. Ex.), 4s, 1927,	15,000.00	16,200.00	16,500.00
Chicago, Rock Island & Pacific (gen.), 4s, 1928,	10,000.00	10,500.00	10,500.00
Chicago, Milwaukee & St. Paul:—			
Chicago & Pacific (West'n Div.), 5s, 1921,	10,000.00	12,000.00	12,000.00
Beech Creek (Guaranteed by N. Y. C. & H. R.), 4s, 1936,	5,000.00	5,500.00	5,600.00

## THE BURRITT SAVINGS BANK, NEW BRITAIN.—CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.						
Morris & Essex (1st mortgage),	7s,	1914,	\$	5,000.00	6,850.00	7,000.00
St. Paul, Minn. & Manitoba,	4½s,	1933,		5,000.00	5,925.00	5,925.00
Totals,			\$	60,000.00	70,975.00	71,825.00
BANK STOCKS.						
20 shares Southington National,			\$	2,000.00	2,000.00	2,100.00
10 " Thomaston "				1,000.00	1,000.00	1,050.00
28 " Deep River "				2,800.00	2,800.00	3,080.00
20 " Meriden "				2,000.00	2,000.00	2,000.00
10 " Uncas " Norwich,				1,000.00	1,000.00	1,000.00
115 " Mechanics " New Britain,				11,500.00	14,955.00	17,250.00
77 " New Britain "				7,700.00	11,935.00	12,320.00
30 " Home " Meriden,				3,000.00	3,600.00	3,750.00
35 " First " Wallingford,				3,500.00	3,850.00	4,375.00
60 " Fourth " Waterbury,				6,000.00	7,990.00	9,000.00
50 " Bristol " "				5,000.00	8,500.00	8,750.00
20 " Ætna " Hartford,				2,000.00	3,100.00	3,500.00
10 " Hartford " "				1,000.00	1,350.00	1,375.00
20 " City, " "				2,000.00	2,300.00	2,300.00
10 " City National, So. Norwalk,				1,000.00	1,750.00	1,750.00
10 " Thames " Norwich,				1,000.00	1,500.00	1,500.00
10 " First " Meriden,				1,000.00	2,000.00	2,000.00
10 " Yale " New Haven,				1,000.00	1,250.00	1,250.00
Totals,			\$	54,500.00	72,880.00	78,350.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	917; total amount,	\$167,619.33
2	Number of depositors having \$1,000 and not over \$2,000,	127; total amount,	154,179.45
3	Number of depositors having over \$2,000 and not over \$10,000,	31; total amount,	90,566.03
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,075; total deposits,	\$412,364.81
6	Largest amount due a single depositor,		5,465.68
7	Number of accounts opened during the past year, 301; number closed, 135; increase, 166.		
8	Amount deposited, including interest credited, during the past year,		178,539.69
9	Amount withdrawn during the past year,		85,899.66
10	Amount of increase,		92,640.03

## THE BURRITT SAVINGS BANK, NEW BRITAIN.— CONTINUED.

## MISCELLANEOUS ITEMS.— CONTINUED.

11	Amount of income received during the past year was,	\$20,426.85
12	Total expenses, including salaries, during the past year were,	1,072.29
13	State tax during the past year was,	688.84
14	Dividends the past year:	
	2 per cent. paid April 1, 1899; amount, \$6,311.63	
	2 per cent. paid Oct. 1, 1899; amount, 7,166.52—	13,478.15
15	Net amount of premiums charged off the past year,	3,761.14
16	Total amount of loans of every description charged off the past year,	0
17	Amount of past due paper at this time is,	0
18	Amount carried to surplus or profit and loss, during the past year was,	1,250.00
19	Amount of assets yielding no income the past year,	0
20	Loans on real estate—are they all first mortgages?	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	18,500.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	4,650.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	15,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
25	Net income from foreclosed real estate during the past year,	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, January.	
27	Date of annual meeting to elect President, Treasurer, and other officers, January.	

OFFICERS.— President, L. Hoyt Pease; Treasurer, W. E. Attwood; Directors or Trustees, T. B. Wilcox, Denis Riordan, Ira E. Hicks, Charles Peck, F. L. Hungerford, Isaac Porter, R. G. Hibbard, H. B. Boardman, W. L. Damon.



## CANAAN SAVINGS BANK.

JOHN B. REED, Treasurer.

INCORPORATED, 1872.

## STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$37,256.01	Whole amount of deposits, . . .	\$160,398.33
Loans on collateral security, . . .	1,300.00	Surplus account, . . .	5,000.00
Loans on personal sec'y only, . . .	9,527.74	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	1,000.00	paid, . . .	5,233.06
United States bonds, . . .	4,000.00	Profit and loss account, . . .	2,635.55
Town, city, school district,			
and corporation bonds, . . .	60,000.00		
Railroad bonds, . . .	41,000.00		
Bank stocks in Connecticut, . . .	2,600.00		
Bank stocks in other States, . . .	1,500.00		
Real estate by foreclosure, . . .	750.00		
Banking house fixtures, . . .	435.00		
Premium account, . . .	5,919.19		
Cash in banks, . . .	6,901.17		
Cash in vault, . . .	1,077.83		
Total Assets, . . .	\$173,266.94	Total Liabilities, . . .	\$173,266.94

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Registered 4s, 1907, . . . . .	\$ 1,000.00	1,000.00	1,100.00
Coupon 4s, 1925, . . . . .	1,000.00	1,000.00	1,300.00
“ 3s, 1908-18, . . . . .	2,000.00	2,000.00	2,160.00
Totals, . . . . .	\$ 4,000.00	4,000.00	4,560.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
North Canaan Town Order, 4s, . . . . .	\$ 1,000.00	1,000.00	1,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Birmingham, Conn., 4s, 1908, . . . . .	\$ 5,000.00	5,000.00	5,300.00
Danbury, “ 4s, 1911, . . . . .	8,000.00	8,000.00	8,400.00
Southington, “ 4s, 1927, . . . . .	2,000.00	2,000.00	2,250.00
Waterbury, “ 4s, 1904, . . . . .	3,000.00	3,000.00	3,100.00
Middletown, “ 3 $\frac{5}{8}$ s, 1909, . . . . .	2,000.00	2,000.00	2,050.00
North Canaan, “ 3 $\frac{1}{2}$ s, 1921, . . . . .	30,000.09	30,000.00	30,000.00
Worcester, Mass., 4s, 1938, . . . . .	5,000.00	5,000.00	6,000.00
Newark, N. J., 4s, 1922, . . . . .	5,000.00	5,000.00	5,750.00
Totals, . . . . .	\$ 60,000.00	60,000.00	62,850.00

## CANAAH SAVINGS BANK. — CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Chicago, Rock Island & Pacific,	4s,	1888,	\$	10,000.00	10,000.00	10,600.00
“ “ “ “	6s,	1917,		10,000.00	10,000.00	13,000.00
Illinois Central (Louisville Div.),	3½s,	1953,		5,000.00	5,000.00	5,150.00
New York Central & Hudson River,	7s,	1903,		10,000.00	10,000.00	11,200.00
New London Northern,	4s,	1910,		4,000.00	4,000.00	4,200.00
New York, New Haven & Hartford,	4s,	1903,		2,000.00	2,000.00	2,000.00
Totals,			\$	41,000.00	41,000.00	46,150.00
BANK STOCKS.						
26 shares Central Iron, Falls Village, Conn.,			\$	2,600.00	2,600.00	2,600.00
5 “ Central National, New York,				500.00	500.00	900.00
10 “ Fourth “ “				1,000.00	1,000.00	1,800.00
Totals,			\$	4,100.00	4,100.00	5,300.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	606; total amount,	\$109,385.18
2	Number of depositors having \$1,000 and not over \$2,000,	26; total amount,	33,881.11
3	Number of depositors having over \$2,000 and not over \$10,000,	6; total amount,	17,132.04
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	638; total deposits,	\$160,398.33
6	Largest amount due a single depositor,		3,560.10
7	Number of accounts opened during the past year, 104; number closed, 78; increase, 26.		
8	Amount deposited, including interest credited, during the past year,		43,009.00
9	Amount withdrawn during the past year,		34,742.10
10	Amount of increase,		8,266.90
11	Amount of income received during the past year was,		6,960.11
12	Total expenses, including salaries, during the past year were,		647.78
13	State tax during the past year was,		178.84
14	Dividends the past year :		
	1½ per cent. paid Oct. 1, 1898; amount, \$2,575.69		
	1½ per cent. paid Apr. 1, 1899; amount, 2,614.04—		5,189.73
15	Net amount of premiums charged off the past year,		260.00
16	Total amount of loans of every description charged off the past year,		150.00
17	Amount of past due paper at this time is,		392.00
18	Amount carried to surplus, or profit and loss, during the past year was,		1,000.00

## CANAAN SAVINGS BANK. — CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

19	Amount of assets yielding no income the past year, . . . .	\$130.00
20	Loans on real estate — are they all first mortgages? . . . .	Yes.
21	Largest amount loaned on mortgages to any one individual, firm, company, society, or corporation, . . . .	2,603.01
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . .	1,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . .	1,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . .	—
25	Net income from foreclosed real estate during the past year, . . . .	—
26	Date of annual meeting of Incorporators to elect Trustees or Directors, 2d Tuesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, 2d Tuesday in July.	

OFFICERS. — President, Geo. W. Cowdrey; Treasurer, John B. Reed; Directors or Trustees, D. L. Freeman, J. W. Peet, J. A. Underwood, Geo. L. Parsons, Geo. S. Dunning, Geo. S. Fuller, N. L. Jackson.

## CHELSEA SAVINGS BANK, NORWICH.

GEORGE D. COIT, Treasurer.

INCORPORATED 1858.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Loans on real estate, . . .	\$1,469,516.00
Loans on collateral security, . . .	387,110.00
Loans on person'l sec'y only, . . .	1,500.00
Town notes and orders, . . .	89,506.00
School district notes and orders, . . .	43,930.00
United States bonds, . . .	25,000.00
State bonds, . . .	50,000.00
Town and city bonds, . . .	2,173,847.50
Railroad bonds, . . .	2,188,500.00
Bank stocks in Connecticut, . . .	20,000.00
Bank stocks in other States, . . .	90,000.00
Banking house, . . .	25,343.78
Premium account, . . .	11,000.00
Rent account, . . .	2.00
Cash in banks, . . .	151,854.86
Cash in vault, . . .	11,247.92
<b>Total Assets, . . .</b>	<b>\$6,738,357.96</b>

## LIABILITIES.

Whole amount of deposits, \$6,365,929.88
Surplus account, . . . 259,000.00
Interest account, less current expenses and taxes paid, . . . 20,700.58
Profit and loss account, . . . 101,727.50

Total Liabilities, . . . \$6,738,357.96

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Registered 4s of 1925, . . . . . \$	25,000.00	25,000.00	32,531.25
STATE BONDS.			
Massachusetts, 3½s, 1920, . . . . \$	50,000.00	50,000.00	54,500.00
TOWN NOTES AND ORDERS.			
Town of Killingly, Conn., . . . . \$	73,476.00	73,476.00	73,476.00
“ Griswold, “ . . . . .	2,030.00	2,030.00	2,030.00
“ Sprague, “ . . . . .	14,000.00	14,000.00	14,000.00
<b>Totals, . . . . . \$</b>	<b>89,506.00</b>	<b>89,506.00</b>	<b>89,506.00</b>
SCHOOL DISTRICT NOTES AND ORDERS.			
Shetucket School District, No. 5, Sprague, Norwich, and Lisbon, . . . . \$	300.00	300.00	300.00
Twelfth School District, Griswold, . . . .	27,000.00	27,000.00	27,000.00
West Chelsea School District, Norwich, . . .	16,000.00	16,000.00	16,000.00
West Town St. “ “ “ . . . .	630.00	630.00	630.00
<b>Totals, . . . . . \$</b>	<b>43,930.00</b>	<b>43,930.00</b>	<b>43,930.00</b>



## CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND CITY BONDS.							
Town of Bristol,	Conn.,	4s,	1927,	\$	44,000.00	44,000.00	48,400.00
" Colchester,	"	4s,	1902,		8,000.00	8,000.00	8,040.00
" "	"	4s,	1900-34,		35,000.00	35,000.00	37,450.00
" Essex,	"	3 $\frac{5}{100}$ s,	1928,		24,000.00	24,000.00	25,680.00
" Glastonbury,	"	4s,	1908,		6,000.00	6,000.00	6,240.00
" Greenwich,	"	4s,	1912,		160,000.00	160,000.00	160,000.00
" Old Saybrook,	"	4 $\frac{3}{4}$ s,	1914,		16,000.00	16,000.00	17,280.00
" Preston,	"	4s,	1906,		40,000.00	40,000.00	40,800.00
" Vernon,	"	3s,	1906,		60,000.00	60,000.00	58,800.00
City of Altoona, Pa.,		4s,	1905,		60,000.00	60,000.00	61,500.00
" Chicago, Ill.,		4s,	1921,		100,000.00	100,000.00	112,000.00
" Columbus, O.,		6s,	1904,		20,000.00	20,000.00	22,300.00
" "		4s,	1909,		10,000.00	10,000.00	10,650.00
" "		4s,	1910,		33,000.00	32,835.00	35,145.00
" "		5s,	1910,		10,000.00	10,000.00	11,400.00
" "		5s,	1913,		50,000.00	50,000.00	60,000.00
" "		4 $\frac{1}{2}$ s,	1914,		21,000.00	21,000.00	23,520.00
" "		4 $\frac{1}{2}$ s,	1921,		20,000.00	20,000.00	24,000.00
" "		4s,	1927,		50,000.00	50,000.00	57,500.00
" Danbury, Conn.,		4s,	1930-7,		50,000.00	50,000.00	56,000.00
" Denver, Col.,		4s,	1903,		55,000.00	54,037.50	55,550.00
" "		5s,	1906,		20,000.00	20,000.00	20,600.00
" " (So. Denver),		6s,	1906,		5,000.00	5,000.00	5,675.00
" Dubuque, Ia.,		4s,	1916,		16,000.00	16,000.00	16,960.00
" "		4s,	1917,		55,000.00	55,000.00	58,575.00
" Duluth, Minn.,		4s,	1921,		30,000.00	27,450.00	30,300.00
" "		4 $\frac{1}{2}$ s,	1922,		20,000.00	20,000.00	21,400.00
" Hoboken, N. J.,		4s,	1917,		10,000.00	10,000.00	10,900.00
" "		4s,	1918-26,		90,000.00	90,000.00	99,000.00
" Kansas City, Mo.,		4 $\frac{1}{2}$ s,	1915,		100,000.00	100,000.00	115,000.00
" Los Angeles, Cal.,		4 $\frac{1}{2}$ s,	1918-32,		100,100.00	100,100.00	110,610.50
" "		4s,	1900-38,		41,925.00	41,925.00	44,440.50
" New York (Gravesend),		5s,	1934,		8,000.00	8,000.00	10,640.00
" Omaha, Neb.,		4 $\frac{1}{2}$ s,	1907,		25,000.00	25,000.00	26,500.00
" "		5s,	1912,		90,000.00	90,000.00	101,700.00
" "		5s,	1913,		35,000.00	35,000.00	39,550.00
" Oshkosh, Wis.,		4s,	1918,		75,000.00	75,000.00	81,000.00
" Paterson, N. J.,		4 $\frac{1}{2}$ s,	1907-9,		50,000.00	50,000.00	54,300.00
" "		5s,	1915-7,		25,000.00	25,000.00	30,000.00
" Pawtucket, R. I.,		4s,	1923,		20,000.00	20,000.00	21,950.00
" "		4s,	1934,		20,000.00	20,000.00	22,200.00
" "		4s,	1937,		80,000.00	80,000.00	89,600.00
" Portland, Ore. (Albina),		6s,	1921,		10,000.00	10,000.00	13,000.00
" "		5s,	1922,		75,000.00	75,000.00	89,250.00
" "		5s,	1923,		25,000.00	25,000.00	29,750.00
" "		5s,	1925,		10,000.00	10,000.00	12,000.00
" Pueblo, Col.,		6s,	1914,		12,000.00	12,000.00	13,800.00
" Rockville, Conn.,		4s,	1927,		55,000.00	55,000.00	61,600.00
" South Bend, Ind.,		4s,	1916,		7,000.00	7,000.00	7,490.00
" "		4s,	1918,		4,000.00	4,000.00	4,280.00

## CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
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## TOWN AND CITY BONDS.—CONTINUED.

City of Terre Haute, Ind.,	4s,	1915,	\$	32,000.00	32,000 00	33,920.00
" " "	4s,	1917,		15,000.00	15,000.00	16,050.00
" Toledo, O.,	7 <sup>3</sup> / <sub>10</sub> s,	1900,		12,500.00	12,500 00	12,625.00
" " "	5s,	1903,		5,000.00	5,000.00	5,300.00
" " "	4 <sup>1</sup> / <sub>2</sub> s,	1913,		10,000.00	10,000.00	11,200.00
" " "	4 <sup>1</sup> / <sub>2</sub> s,	1914,		18,000.00	18,000.00	20,160.00
" " "	4 <sup>1</sup> / <sub>2</sub> s,	1914,		40,000.00	40,000.00	44,800.00
" " "	4s,	1922,		27,000.00	27,000.00	29,430.00
" " "	4s,	1925,		25,000.00	25,000.00	27,500 00
" " "	4s,	1942,		7,000.00	7,000.00	8,260.00

Totals,				\$ 2,177,525.00	2,173,847.50	2,383,571.00
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## RAILROAD BONDS.

Buffalo, New York & Erie,	7s,	1916,	\$	50,000.00	50,000.00	68,250.00
Central Ohio,	4 <sup>1</sup> / <sub>2</sub> s,	1930,		100,000.00	100,000.00	109,500.00
Chic., Bur & Q., Neb. Ex.,	4s,	1927,		100,000.00	100,000.00	113,000.00
Chic., Milwaukee & St. Paul,	4s,	1989,		200,000.00	200,000 00	222,000.00
Dubuque Division,	6s,	1920,		10,000.00	10,000.00	13,450.00
Lacrosse & Davenport Div.,	5s,	1919,		25,000.00	25,000.00	29,375.00
Southwestern Division,	6s,	1909,		25,000.00	25,000.00	29,875.00
Wisconsin Valley,	7s,	1909,		35,000.00	35,000.00	45,850.00
Chicago & Northwestern —						
Cedar Rapids & Mo. River,	7s,	1909,		25,000.00	25,000.00	31,500.00
" " "	7s,	1916,		45,000.00	45,000.00	62,550.00
Des Moines & Minneapolis,	7s,	1907,		16,000.00	16,000.00	18,240.00
Madison Extension,	7s,	1911,		61,000.00	61,000.00	81,130.00
Northwest Union,	7s,	1917,		91,500.00	91,500.00	129,930.00
Ottumwa, Cedar Falls & St. P.,	5s,	1909,		12,000.00	12,000.00	13,560.00
Chicago, Rock Island & Pacific,	4s,	1988,		200,000.00	200,000.00	212,000.00
Cincinnati, Hamilton & Dayton,	6s,	1905,		5,000.00	5,000.00	5,650.00
Cleveland & Mahoning Valley,	5s,	1938,		100,000 00	100,000.00	130,000.00
Delaware & Bound Brook,	7s,	1905,		30,000.00	30,000.00	35,700.00
Delaware & Hudson Canal Co.,	7s,	1917,		35,000.00	35,000.00	49,700.00
Eastern Railway of Minnesota,	4s,	1948,		50,000.00	50,000 00	56,500.00
Evansville & Terre Haute,	5s,	1930,		35,000.00	35,000.00	29,750.00
Goshen & Deckertown,	6s,	1928,		10,000.00	10,000.00	13,375.00
Illinois Central,	3 <sup>1</sup> / <sub>2</sub> s,	1951,		50,000.00	50,000.00	50,500.00
Western Lines,	4s,	1951,		60,000.00	60,000.00	66,600.00
Iowa Falls & Sioux City,	7s,	1917,		25,000.00	25,000.00	33,750.00
Jeffersonville, Mad. & Ind'apolis,	7s,	1906,		10,000.00	10,000.00	11,200.00
Joliet & Northern Indiana,	7s,	1907,		50,000.00	50,000.00	60,000.00
Midland of Indiana,	5s,	1917,		22,000.00	22,000.00	19,800.00
Mineral Range,	5s,	1931,		25,000.00	25,000.00	22,500.00
Naugatuck,	4s,	1913,		100,000.00	100,000.00	105,000.00
Pitts., McK'port & Youghiogh'y,	6s,	1932,		50,000.00	50,000.00	70,000.00
Rome, Watertown & Ogdensburg,	6s,	1910,		25,000.00	25,000.00	30,500.00
Southwest Pennsylvania,	7s,	1917,		56,000.00	56,000.00	79,520.00

## CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
St. Paul, Minneap's & Manitoba,	6s, 1910, \$	80,000.00	80,000.00	96,800.00
" " " "	4½s, 1933,	100,000.00	100,000.00	116,000.00
" " " "	6s, 1933,	50,000.00	50,000.00	71,000.00
Sunbury & Lewiston,	4s, 1936,	125,000.00	125,000.00	131,250.00
Terre Haute & Indianapolis,	5s, 1925,	100,000.00	100,000.00	106,000.00
Totals,		\$ 2,188,500.00	2,188,500.00	2,571,305.00
BANK STOCKS.				
200 shares	Thames National, Norwich, . \$	20,000.00	20,000.00	31,000.00
100 "	American Exch'e Nat., New York,	10,000.00	10,000.00	18,500.00
33 "	Central National, "	3,300.00	3,300.00	5,940.00
100 "	Commerce National, "	10,000.00	10,000.00	25,000.00
100 "	Continental National, "	10,000.00	10,000.00	12,800.00
10 "	Corn Exchange, "	1,000.00	1,000.00	3,500.00
120 "	Fourth National, "	12,000.00	12,000.00	21,840.00
60 "	Hanover National, "	6,000.00	6,000.00	44,100.00
30 "	Importers and Traders Nat., "	3,000.00	3,000.00	16,050.00
100 "	Merchants Exchange Nat., "	5,000.00	5,000.00	5,800.00
100 "	Merchants National, "	5,000.00	5,000.00	8,750.00
90 "	Nassau, "	4,500.00	4,500.00	6,862.50
25 "	New York N. B. A., "	2,500.00	2,500.00	6,125.00
40 "	Ninth National, "	4,000.00	4,000.00	3,600.00
25 "	Park National, "	2,500.00	2,500.00	12,500.00
125 "	Phenix National, "	2,500.00	2,500.00	12,500.00
17 "	Republic National, "	1,700.00	1,700.00	3,230.00
70 "	Shoe and Leather Nat., "	7,000.00	7,000.00	7,000.00
Totals,		\$ 110,000.00	110,000.00	235,097.50

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,274; total amount, \$1,514,731.03
2	Number of depositors having \$1,000 and not over \$2,000,	1,007; total amount, 1,355,914.15
3	Number of depositors having over \$2,000 and not over \$10,000,	708; total amount, 2,647,774.21
4	Number of depositors having over \$10,000,	55; total amount, 847,510.49
5	Total number of depositors,	8,044; total deposits, \$6,365,929.88
6	Largest amount due a single depositor,	51,000.00
7	Number of accounts opened during the past year, 1,394; number closed, 941; increase, 453.	

## CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount deposited, including interest credited during the past year,	\$1,536,347.97
9	Amount withdrawn during the past year,	1,205,720.80
10	Amount of increase,	330,627.17
11	Amount of income received during the past year was,	315,208.96
12	Total expenses, including salaries, during the past year, were,	14,929.05
13	State tax during the past year was,	14,697.46
14	Dividends the past year:	
	Two per cent., paid Mar. 1, 1899; amount, \$119,065.78	
	Two per cent., paid Sept. 1, 1899; amount, 122,752.78—	241,818.56
15	Net amount of premiums charged off the past year,	43,200.79
16	Total amount of loans of every description charged off the past year,	116.40
17	Amount of past due paper at this time is,	0
18	Amount carried to surplus, or profit and loss, during the past year,	0
19	Amount of assets yielding no income the past year, \$100,000; Central Ohio Bonds, interest just paid,	112,185.00
20	Loans on real estate—are they all first mortgages?	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	109,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	1,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	150,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
25	Net income from foreclosed real estate during the past year,	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in September.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in September.	

OFFICERS—President, Edward Harland; Vice-Presidents, Frederick S. Camp, Orlando J. Lamb, Henry H. Gallup; Secretary and Treasurer, George D. Coit; Assistant Treasurer, Charles B. Chapman; Directors, George D. Coit, Charles H. Preston, David A. Billings, Oliver L. Johnson, Jr., Wm. N. Blackstone, Charles E. Chandler, John C. Averill, Winslow T. Williams, Arthur J. Dawley; Attorney, Charles F. Thayer.



## CHESTER SAVINGS BANK.

EDWARD C. HUNGERFORD, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$133,131.67	Whole amount of deposits, . . .	\$262,362.85
Loans on collateral security, . . .	5,689.00	Surplus account, . . .	14,500.00
Loans on personal sec'y only, . . .	3,256.90	Interest account, less current expenses and taxes paid, . . . . .	2,511.15
Town, city, and borough notes and orders, . . .	11,500.00		
Town, city, school district, and corporation bonds, . . .	36,500.00		
Railroad bonds, . . . . .	44,600.00		
Bank stocks in Connecticut, . . .	25,025.00		
Bank stocks in other States, . . .	5,800.00		
Real estate by foreclosure, . . .	1,058.88		
Furniture and fixtures, . . .	300.00		
Cash in banks, . . . . .	11,428.11		
Cash in vault, . . . . .	1,084.44		
Total Assets, . . . . .	\$279,374.00	Total Liabilities, . . . . .	\$279,374.00

## INVESTMENTS

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES.			
Town of Chester, Conn., . . . . . \$	11,500.00	11,500.00	11,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Cincinnati, Ohio, gold, . . . 6s, 1909, \$	3,000.00	3,000.00	3,600.00
Cincinnati, " currency, . . . 6s, 1906, . . .	3,000.00	3,000.00	3,450.00
Columbus, " . . . . . 4s, 1912, . . .	3,000.00	3,000.00	3,240.00
Columbus, " . . . . . 4s, 1908, . . .	3,000.00	3,000.00	3,150.00
Columbus, " on call, . . . 4½s, 1905, . . .	1,000.00	1,000.00	1,000.00
Trenton, New Jersey, . . . 4s, 1900, . . .	3,000.00	3,000.00	3,000.00
Louisville, Kentucky, . . . 7s, 1903, . . .	3,000.00	3,000.00	3,300.00
Lexington, " . . . . . 4½s, 1920, . . .	3,000.00	3,000.00	3,450.00
Portland, Oregon, gold, . . . 5s, 1922, . . .	5,000.00	5,500.00	5,750.00
Duluth, Minnesota, . . . . . 6s, 1899, . . .	1,000.00	1,000.00	1,000.00
Dubuque, Iowa, on call, . . . 5s, 1901, . . .	3,000.00	3,000.00	3,060.00
Omaha, Nebraska, Park, . . . 5s, 1912, . . .	5,000.00	5,000.00	5,750.00
Totals, . . . . . \$	36,000.00	36,500.00	39,750.00

## CHESTER SAVINGS BANK—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Chic. & Northwest'n, Menom. Ext'n,	7s, 1911, \$	3,000.00	3,000.00	3,000.00
Chic., Mil. & St. Paul, Dubuque Div.,	6s, 1920,	3,000.00	3,000.00	3,000.00
Atchison, Topeka & Santa Fe,	4s, 1995,	5,000.00	4,000.00	5,000.00
Mineral Range,	5s, 1931,	3,000.00	3,000.00	3,000.00
Chicago & Tomah,	6s, 1905,	3,000.00	3,000.00	3,300.00
Chicago & Northwestern,	6s, 1929,	3,000.00	3,600.00	3,450.00
Long Island,	4s, 1932,	3,000.00	3,000.00	3,000.00
Tuscarora Valley,	5s, 1917,	5,000.00	5,000.00	5,500.00
Baltimore & Harrisburg,	5s, 1936,	6,000.00	6,400.00	7,500.00
Chicago, Rock Island & Pacific,	4s, 1988,	10,000.00	10,600.00	10,600.00
Totals,	\$	44,000.00	44,600.00	48,850.00
BANK STOCKS.				
80 shares Deep River Nat'l, Deep River, Conn.,	\$	8,000.00	8,400.00	8,800.00
35 " First National, Middletown,	"	3,500.00	3,500.00	3,675.00
10 " Middlesex Co. Nat'l,	"	1,000.00	1,000.00	1,000.00
20 " Nat'l B'k of N. Eng., E. Haddam,	"	2,000.00	1,595.00	2,000.00
25 " City Bank, Hartford,	"	2,500.00	2,130.00	2,750.00
40 " National Exchange,	"	2,000.00	2,400.00	2,480.00
25 " Home National, Meriden,	"	2,500.00	3,000.00	2,750.00
60 " Saybrook Bank, Essex,	"	3,000.00	3,000.00	2,100.00
10 " Central National, New York,	"	1,000.00	1,000.00	1,800.00
11 " Fourth National,	"	1,100.00	1,100.00	2,000.00
24 " Merchants Exchange Nat'l,	"	1,200.00	1,200.00	1,500.00
25 " Western National,	"	2,500.00	2,500.00	3,125.00
Totals,	\$	30,300.00	30,825.00	38,980.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	793; total amount,	\$132,095.33
2	Number of depositors having \$1,000 and not over \$2,000,	41; total amount,	57,357.42
3	Number of depositors having over \$2,000 and not over \$10,000,	26; total amount,	72,910.10
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	860; total deposits,	\$262,362.85
6	Largest amount due a single depositor,		6,479.67
7	Number of accounts opened during the past year, 82; number closed, 48; increase, 34.		
8	Amount deposited, including interest credited, during the past year,		45,710.11
9	Amount withdrawn during the past year,		28,376.02

## CHESTER SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

10	Amount of increase,	\$17,334.09
11	Amount of income received during the past year was,	14,206.99
12	Total expense, including salaries, during the past year, were,	1,365.21
13	State tax during the past year was,	479.90
14	Dividends the past year :	
	2 per cent. paid February 1, 1899; amount,	\$4,764.79
	2 per cent. paid August 1, 1899; amount,	4,871.63 —
15	Net amount of premiums charged off the past year,	2,084.00
16	Total amount of loans of every description charged off the past year,	50.00
17	Amount of past due paper at this time is,	880.75
18	Amount carried to surplus, or profit and loss, during the past year, was,	1,000.00
19	Amount of assets yielding no income the past year, bank stocks,	7,000.00
20	Loans on real estate—are they all first mortgages?	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	3,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	1,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	8 $\frac{23}{100}$
25	Net income from foreclosed real estate during the past year,	93.55
26	Date of annual meeting of Incorporators to elect Trustees or Directors, Second Monday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, Second Monday in July.	

OFFICERS.—President, Charles L. Griswold; Treasurer, Edward C. Hungerford; Directors, Charles L. Griswold, George W. Smith, S. W. Turner, George Jones, Fisk Shailer, Julius Smith, C. N. Smith, E. C. Hungerford.

## CITIZENS SAVINGS BANK, STAMFORD.

HENRY V. RIKER, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$1,579,471.00	Whole amount of deposits,	\$2,322,120.70
Loans on col. security,	222,865.00	Surplus account,	90,000.00
Loans on pers'l sec'y only,	15,585.00	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders,	61,000.00	paid,	224.11
United States bonds,	155,000.00	Profit and loss account,	357.59
Town, city, school district,			
and corporation bonds,	110,000.00		
Railroad bonds,	165,000.00		
Bank stocks in Connecticut,	71,900.00		
Real estate by foreclosure,	2,000.00		
Cash in banks,	29,881.40		
Total Assets,	\$2,412,702.40	Total Liabilities,	\$2,412,702.40

## INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.				
Registered 4s,	1907,	\$50,000.00	50,000.00	57,000.00
Coupon 4s,	1907,	5,000.00	5,000.00	5,700.00
" " "	1925,	50,000.00	50,000.00	65,000.00
" 5s,	1904,	50,000.00	50,000.00	56,000.00
Totals,		155,000.00	155,000.00	183,700.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Town of Stamford, Conn.,		31,000.00	31,000.00	31,000.00
City of Stamford,		10,000.00	10,000.00	10,000.00
Town of Darien,		20,000.00	20,000.00	20,000.00
Totals,		61,000.00	61,000.00	61,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.				
Borough of Stamford, Conn.,	4s, 1906,	\$20,000.00	20,000.00	21,600.00
Town of " "	4s, 1927,	5,000.00	5,000.00	5,500.00
City of Middletown, Conn.,	6s, 1901,	10,000.00	10,000.00	10,500.00
" Cincinnati, Ohio,	7 <sup>3</sup> / <sub>10</sub> s, 1906,	1,000.00	1,000.00	1,200.00
" Paterson, New Jersey,	5s, 1911,	14,000.00	14,000.00	16,100.00
" Chicago, Ill.,	4s, 1921,	20,000.00	20,000.00	23,000.00



## CITIZENS SAVINGS BANK, STAMFORD. — CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS, — CONTINUED.							
City of New York,	5s,	1915,	\$		20,000.00	20,000.00	25,000.00
“ “	6s,	1905,			10,000.00	10,000.00	12,000.00
“ Brooklyn, N. Y.,	6s,	1924,			10,000.00	10,000.00	15,500.00
Totals,				\$	110,000.00	110,000.00	130,400.00
RAILROAD BONDS.							
New York, Lackawanna & Western,	6s,	1921,	\$		20,000.00	20,000.00	27,000.00
Chicago, Rock Island & Pacific,	6s,	1917,			30,000.00	30,000.00	39,900.00
Pittsburgh, Fort Wayne & Chicago,	7s,	1912,			10,000.00	10,000.00	14,000.00
Morris & Essex,	7s,	1914,			30,000.00	30,000.00	43,500.00
New York, New Haven & Hartford,	4s,	1903,			20,000.00	20,000.00	21,000.00
Chicago & Northwestern:—							
Menominee Extension,	7s,	1911,			20,000.00	20,000.00	27,400.00
Madison “	7s,	1911,			10,000.00	10,000.00	13,700.00
Consolidated,	7s,	1915,			25,000.00	25,000.00	36,250.00
Totals,				\$	165,000.00	165,000.00	222,750.00
BANK STOCKS.							
300 shares First National,		Stamford,	\$		30,000.00	30,000.00	69,000.00
332 “ Stamford “		“			9,960.00	15,800.00	21,580.00
117 “ Stamford Trust Co.,		“			11,700.00	13,000.00	24,570.00
20 “ City National,		So. Norwalk,			2,000.00	2,000.00	3,000.00
41 “ First “		“			4,100.00	4,100.00	4,510.00
20 “ National		of Norwalk,			2,000.00	2,000.00	2,200.00
54 “ Danbury Nat.,		Danbury,			5,400.00	5,000.00	3,600.00
Totals,				\$	65,160.00	71,900.00	128,460.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,197; total amount,	\$660,549.49
2	Number of depositors having \$1,000 and not over \$2,000,	416; total amount,	559,412.86
3	Number of depositors having over \$2,000 and not over \$10,000,	264; total amount,	977,834.31
4	Number of depositors having over \$10,000,	10; total amount,	124,324.04
5	Total number of depositors,	3,887; total deposits,	\$2,322,120.70
6	Largest amount due a single depositor,		23,132.96

## CITIZENS SAVINGS BANK, STAMFORD. — CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

7	Number of accounts opened during the past year, 658; number closed, 591; increase, 67.	
8	Amount deposited, including interest credited during the past year,	\$652,235.38
9	Amount withdrawn during the past year,	515,049.06
10	Amount of increase,	137,186.32
11	Amount of income received during the past year was,	113,709.47
12	Total expenses, including salaries, during the past year, were,	8,222.96
13	State tax during the past year was,	5,522.42
14	Dividends the past year:	
	Two per cent. paid Jan., 1899; amount,	\$42,493.58
	Two per cent. paid July, 1899; amount,	43,624.63—
15	Net amount of premiums charged off the past year,	86,118.21
16	Total amount of loans of every description charged off the past year,	13,156.62
17	Amount of past due paper at this time is,	0
18	Amount carried to surplus, or profit and loss, during the past year was,	0
19	Amount of assets yielding no income the past year,	747.98
20	Loans on real estate — are they all first mortgages?	0
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	Yes.
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	40,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	7,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	39,500.00
25	Net income from foreclosed real estate during the past year,	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, first Thursday in July.	0
27	Date of annual meeting to elect President, Treasurer, and other officers, first Thursday in July.	

OFFICERS. — President, Charles Gaylor; Treasurer, Henry V. Riker; Directors or Trustees, Chas. Gaylor, Henry V. Riker, William D. Smith, Joseph D. Warren, John J. Warren, William Hoyt, Dr. I. Franklin Wardwell.

## CITY SAVINGS BANK OF BRIDGEPORT.

WILLIAM B. HINCKS, Treasurer.

INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1899.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$1,765,361.75	Whole amount of deposits, \$4,154,304.91
Loans on collateral security, 70,600.00	Surplus account, . . . 108,000.00
Loans on personal security only, . . . 3,000.00	Interest account, less current expenses and taxes paid, . . . 49,482.20
School district notes and orders, . . . 8,300.00	
United States bonds, . . 100,000.00	
Town, city, school district, and corporation bonds, . 727,000.00	
Railroad bonds, . . . 1,134,000.00	
Bank stocks in Connecticut, 323,225.00	
Bank stocks in other States, 7,750.00	
Real estate by foreclosure, 2,000.00	
Banking-house, . . . 40,000.00	
Cash in banks, . . . 119,755.90	
Cash in vault, . . . 10,794.46	
<b>Total Assets, . . . \$4,311,787.11</b>	<b>Total Liabilities, . . \$4,311,787.11</b>

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
U. S. Fours, due 1925, . . . . \$	100,000.00	109,000.00	130,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First school district town of Stratford, . \$	8,300.00	8,300.00	8,300.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Los Angeles, Cal., 4s, 1933-1938, \$	25,000.00	25,000.00	27,125.00
Denver, Col., 5s, 1903, . . . . .	15,000.00	15,000.00	15,600.00
Ansonia, Conn., 4s, 1915, . . . . .	1,000.00	1,000.00	1,060.00
Bridgeport, Conn., 5s, 1908, . . . . .	5,000.00	5,000.00	5,550.00
Danbury (Borough), Conn., 4s, 1907, . . . . .	3,000.00	3,000.00	3,093.75
Danbury, Conn., 4s, 1923, . . . . .	20,000.00	20,000.00	21,600.00
Huntington (F. S. D.), Ct., 4s, 1906, . . . . .	20,000.00	20,000.00	20,475.00
Huntington, Conn., 4s, 1917, . . . . .	10,000.00	10,000.00	10,625.00
Milford, " 4s, 1915, . . . . .	15,000.00	15,000.00	15,806.25
New Britain, " 4s, 1908-1927, . . . . .	35,000.00	35,000.00	36,400.00
New London, " 4s, 1917-1919, . . . . .	10,000.00	10,000.00	10,625.00
Orange, " 4s, 1916, . . . . .	5,000.00	5,000.00	5,312.50
South Norwalk, Conn., 4s, 1903, . . . . .	1,000.00	1,000.00	1,010.00

## CITY SAVINGS BANK OF BRIDGEPORT.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPO- RATION BONDS.— CONTINUED.			
Wallingford (Borough), Ct., 4s, 1902,	\$ 25,000.00	25,000.00	25,125.00
Waterbury, Conn., 4s, 1910,	5,000.00	5,000.00	5,187.50
Chicago, Ill., 4s, 1914-1921,	75,000.00	75,000.00	80,250.00
Belfast, Me., 4s, 1918,	5,000.00	5,000.00	5,325.00
Jackson, Mich., 4½s, 1913,	5,000.00	5,000.00	5,387.50
Duluth, Minn., 4s, 1921,	10,000.00	10,000.00	9,900.00
Minneapolis, Minn., 4s, 1917,	50,000.00	50,000.00	53,500.00
St. Paul, " 4s, 1920,	25,000.00	25,000.00	27,375.00
Kansas City, Mo., 4s, 1910,	50,000.00	50,000.00	51,375.00
St. Louis, " 6s, 1905,	23,000.00	23,000.00	25,990.00
" " 4s, 1912,	50,000.00	50,000.00	53,187.50
Omaha, Neb., 5s, 1908-1913,	10,000.00	10,000.00	11,037.50
Camden, N. J., 4s, 1926,	5,000.00	5,000.00	5,468.75
Hoboken, " 4s, 1917,	5,000.00	5,000.00	5,250.00
Trenton, " 4s, 1913,	35,000.00	35,000.00	36,225.00
Cincinnati, Ohio, 6s, 1906,	50,000.00	50,000.00	57,687.50
" " 5s, 1910,	50,000.00	50,000.00	57,125.00
Columbus, " 4s, 1903-1921,	38,000.00	38,000.00	41,230.00
Dayton, " 5s, 1916,	1,000.00	1,000.00	1,180.00
" " 4s, 1918,	15,000.00	15,000.00	15,956.25
Portland (E. Pt. & Al.), Or., 6s, 1921,	15,000.00	15,000.00	20,100.00
Pawtucket, R. I., 4s, 1936,	15,000.00	15,000.00	16,556.25
Totals, . . . . .	\$ 727,000.00	727,000.00	784,701.25
RAILROAD BONDS.			
Albany & Susquehanna, 6s, 1906,	\$ 1,000.00	1,000.00	1,135.00
Buffalo Creek, 6s, 1907,	10,000.00	10,000.00	11,200.00
Cedar Rapids & Missouri River, 7s, 1916,	1,000.00	1,000.00	1,430.00
Chicago & Northwestern, viz.:			
Chicago & Tomah, 6s, 1905,	52,000.00	52,000.00	58,110.00
Des Moines & Minneapolis, 7s, 1907,	34,000.00	34,000.00	41,480.00
Madison Extension, 7s, 1911,	33,000.00	33,000.00	43,395.00
Milwaukee & Madison, 6s, 1905,	30,000.00	30,000.00	33,525.00
Northwestern Union, 7s, 1917,	15,000.00	15,000.00	21,750.00
Chic., Burlington & Quincy, viz.:			
Consolidated, (now 1st Mort.), 7s, 1903,	25,000.00	25,000.00	28,000.00
Iowa Division, 4s, 1919,	16,000.00	16,000.00	16,560.00
Chic., Milwaukee & St. Paul, viz.:			
Chicago & Milwaukee, 7s, 1903,	15,000.00	15,000.00	25,650.00
Dubuque Division, 6s, 1920,	40,000.00	40,000.00	53,350.00
General Mortgage, Gold, 4s, 1989,	25,000.00	25,000.00	27,500.00
Wisconsin Valley, 7s, 1909,	15,000.00	15,000.00	18,825.00
Wisconsin & Minnesota, 5s, 1921,	2,000.00	2,000.00	2,415.00
Chic., Rock Island & Pacific, viz.:			
First Mortgage, 6s, 1917,	100,000.00	100,000.00	130,000.00
General Mortgage, 4s, 1988,	25,000.00	25,000.00	26,250.00





## CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
78 shares	First National, Meriden,	\$ 7,800.00	7,800.00	15,210.00
66 "	Home " "	6,600.00	6,600.00	7,920.00
100 "	Meriden " "	10,000.00	10,000.00	10,000.00
51 "	Central " Middletown,	3,825.00	3,825.00	4,182.00
50 "	First " "	5,000.00	5,000.00	5,250.00
110 "	Middletown Nat'l, "	8,250.00	8,250.00	11,440.00
7 "	Middlesex Co. Nat'l, "	700.00	700.00	700.00
24 "	New Britain " New Britain,	2,400.00	2,400.00	3,840.00
168 "	Merchants " New Haven,	8,400.00	8,400.00	9,240.00
38 "	Nat'l New Haven, "	3,800.00	3,800.00	6,840.00
76 "	Nat'l Tradesmen's, "	7,600.00	7,600.00	10,640.00
350 "	N. Haven Co. Nat'l, "	3,500.00	3,500.00	5,600.00
157 "	Second National, "	15,700.00	15,700.00	26,690.00
49 "	Yale " "	4,900.00	4,900.00	5,880.00
25 "	Nat. B'k of Commerce, N. London,	2,500.00	2,500.00	3,500.00
96 "	Thames National, Norwich,	9,600.00	9,600.00	14,400.00
10 "	Southington " Southington,	1,000.00	1,000.00	1,120.00
31 "	City " South Norwalk,	3,100.00	3,100.00	4,340.00
115 "	Stamford " Stamford,	3,450.00	3,450.00	5,750.00
29 "	First " Stonington,	2,900.00	2,900.00	3,480.00
25 "	First " Wallingford,	2,500.00	2,500.00	3,250.00
100 "	Citizens' " Waterbury,	10,000.00	10,000.00	14,000.00
61 "	Manufac'rs " "	6,100.00	6,100.00	7,320.00
339 "	Waterbury " "	15,450.00	15,450.00	26,265.00
20 "	Westport " "	2,000.00	2,000.00	2,000.00
40 "	Hurlburt, " Winsted,	4,000.00	4,000.00	6,400.00
25 "	Imp. & Traders, Nat'l, N. Y. City,	2,500.00	2,500.00	13,375.00
130 "	National Broadway, "	3,250.00	3,250.00	7,800.00
20 "	Title Guar. & Trust Co., "	2,000.00	2,000.00	8,000.00
Totals, . . . . .		\$ 330,975.00	330,975.00	493,725.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,619; total amount, \$1,901,573.40
2	Number of depositors having \$1,000 and not over \$2,000, .	1,244; total amount, 1,748,056.20
3	Number of depositors having over \$2,000 and not over \$10,000, .	212; total amount, 504,675.31
4	Number of depositors having over \$10,000,	00; total amount, 00
5	Total number of depositors, . . . . .	9,075; total deposits, \$4,154,304.91
6	Largest amount due a single depositor,	8,003.78
7	Number accounts opened during the past year, 1,693; number closed, 1,317; increase, 376.	

## CITY SAVINGS BANK OF BRIDGEPORT.— CONTINUED.

## MISCELLANEOUS ITEMS.— CONTINUED.

8	Amount deposited, including interest credited, during the past year,	\$1,033,138.93
9	Amount withdrawn during the past year,	804,350.18
10	Amount of increase,	228,788.75
11	Amount of income received during the past year was,	204,862.48
12	Total expenses, including salaries, during the past year were,	10,517.80
13	State tax during the past year was,	9,760.68
14	*Dividends the past year :	
	2 per cent. paid Jan. 15, 1899; amount,	\$75,872.87
	1½ per cent. paid July 15, 1899; amount,	68,991.07—
15	Net amount of premiums charged off the past year,	144,863.94
16	Total amount of loans of every description charged off the past year,	49,348.21
17	Amount of past due paper at this time is,	0
18	Amount carried to surplus, or profit and loss, during the past year was,	0
19	Amount of assets yielding no income the past year,	0
20	Loans on real estate—are they all first mortgages ?	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	65,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	2,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	20,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	.02426
25	Net income from foreclosed real estate during the past year,	145.58
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, July.	

OFFICERS. — President, David F. Hollister ; Vice-Presidents, Courtland Kelsey, John M. Wheeler, Edward A. Lewis, Edwin Banks ; Treasurer, William B. Hincks ; Assistant Treasurer, William N. Middlebrook ; Trustees, W. P. Abernethy, George M. Baldwin, Edwin Banks, George K. Birdseye, C. B. Buckingham, Edward W. Button, Benjamin Fletcher, Horace F. Hatch, William B. Hincks, D. F. Hollister, Samuel W. Hubbell, Courtland Kelsey, Edward A. Lewis, W. N. Middlebrook, Frank B. Sammis, John M. Wheeler.

\*Three per cent. annually on excess of \$2,000.

## CITY SAVINGS BANK, MERIDEN.

FLOYD CURTIS, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$691,440.00	Whole amount of deposits,	\$1,951,512.28
Loans on collateral security,	73,987.93	Surplus account,	40,000.00
Town, city, and borough notes and orders,	55,000.00	Interest account, less current expenses and taxes paid,	10,882.47
United States bonds,	230,000.00	Profit and loss account,	73.56
Town, city, school district, and corporation bonds,	160,000.00		
Railroad bonds,	590,000.00		
Bank stocks in Connecticut,	97,000.00		
Bank stocks in other States,	26,500.00		
Real estate by foreclosure,	3,400.00		
Cash in banks,	75,140.38		
Total Assets,	\$2,002,468.31	Total Liabilities,	\$2,002,468.31

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1925,	\$ 200,000.00	230,000.00	260,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Meriden, Conn., notes,	\$ 25,000.00	25,000.00	25,000.00
Town " " "	30,000.00	30,000.00	30,000.00
Totals,	\$ 55,000.00	55,000.00	55,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Meriden, Conn., 3½s, 1900,	\$ 5,000.00	5,000.00	5,000.00
City " " 4s, 1911,	5,000.00	5,000.00	5,250.00
Town " " 4s, 1911,	20,000.00	20,000.00	21,000.00
City " " 4s, 1912,	20,000.00	20,000.00	21,000.00
City of Kansas City, Mo., 4½s, 1915,	25,000.00	25,000.00	27,500.00
" Danbury, Conn., 4s, 1920,	10,000.00	10,000.00	10,500.00
Town of Wallingford, Conn., 4s, 1923,	20,000.00	20,000.00	21,000.00
" Ridgefield, " 3½s, 1927,	25,000.00	25,000.00	25,000.00
City of New Britain, " 4s, 1927,	30,000.00	30,000.00	33,000.00
Totals,	\$ 160,000.00	160,000.00	169,250.00



## CITY SAVINGS BANK, MERIDEN.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Chicago, B. & Q., Sinking Fund,	5s,	1901,	\$	30,000.00	30,000.00	30,900.00
Albany & Susquehanna,	7s,	1906,		25,000.00	28,000.00	30,000.00
Delaware, Lack. & Western,	7s,	1907,		14,000.00	16,000.00	16,800.00
Chic. & No. West., Menominee Div.,	7s,	1911,		25,000.00	33,000.00	33,750.00
Morris & Essex,	7s,	1914,		25,000.00	33,500.00	35,000.00
Chicago & Northwestern,	7s,	1915,		25,000.00	32,000.00	35,000.00
Iowa Falls & Sioux City,	7s,	1917,		10,000.00	10,000.00	14,500.00
Chicago & Northwest. Union,	7s,	1917,		25,000.00	31,000.00	36,250.00
Delaware & Hudson Canal,	7s,	1917,		25,000.00	35,000.00	36,250.00
Danbury & Norwalk,	5s,	1920,		25,000.00	26,000.00	30,000.00
N. Y., Lack. & Western,	6s,	1921,		75,000.00	104,500.00	105,000.00
Terre Haute & Indianapolis,	5s,	1925,		25,000.00	25,000.00	31,250.00
Michigan Central,	5s,	1931,		25,000.00	28,500.00	32,000.00
Pittsburg, McKeesport & Yough.,	6s,	1932,		22,000.00	27,500.00	29,000.00
Long Island,	4s,	1932,		20,000.00	20,000.00	21,800.00
St. Paul, Minn. & Manitoba,	4½s,	1933,		25,000.00	29,000.00	30,000.00
Cleveland & Mahoning Valley,	5s,	1938,		25,000.00	25,000.00	32,500.00
Mich. Cent., Kala. & S. H. Div.,	5s,	1939,		25,000.00	31,000.00	32,500.00
Erie & Pittsburg,	3½s,	1940,		25,000.00	25,000.00	25,000.00
Totals,			\$	496,000.00	590,000.00	637,500.00
BANK STOCKS.						
200 shares First National,		Meriden, Conn.,	\$	20,000.00	20,000.00	30,000.00
200 " Home "		" "		20,000.00	20,000.00	24,000.00
100 " Meriden "		" "		10,000.00	10,000.00	10,000.00
162 " National,		Norwalk, "		16,200.00	16,200.00	17,820.00
20 " Fairfield Co. Nat'l,		" "		2,000.00	2,000.00	2,000.00
25 " First National, South "		" "		2,500.00	2,500.00	2,500.00
104 " Second " New Haven,		" "		10,400.00	10,400.00	17,680.00
70 " Merchants Nat'l,		" "		3,500.00	3,100.00	3,500.00
3 " First National, Middletown,		" "		300.00	300.00	300.00
60 " South. " Southington,		" "		6,000.00	6,000.00	6,600.00
50 " Mechanics Nat'l, New Britain,		" "		5,000.00	5,000.00	6,500.00
15 " New Britain "		" "		1,500.00	1,500.00	2,250.00
66 " Nat. Bank of North America, N. Y.,		" "		6,600.00	6,600.00	10,000.00
200 " Merchants Exchange Nat'l,		" "		10,000.00	10,000.00	12,000.00
50 " Western National,		" "		5,000.00	5,000.00	15,000.00
210 " Nat. Butchers & Drovers,		" "		5,250.00	4,900.00	5,250.00
Totals,			\$	124,250.00	123,500.00	165,400.00

## CITY SAVINGS BANK, MERIDEN.— CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000.	3,290; total amount,	\$662,157.07
2	Number of depositors having \$1,000 and not over \$2,000.	381; total amount,	505,219.01
3	Number of depositors having over \$2,000 and not over \$10,000.	218; total amount,	717,291.43
4	Number of depositors having over \$10,000.	6; total amount,	66,844.77
5	Total number of depositors.	3,895; total deposits,	\$1,951,512.28
6	Largest amount due a single depositor.		11,750.41
7	Number of accounts opened during the past year, 528; number closed, 376; increase, 152.		
8	Amount deposited, including interest credited, during the past year.		488,297.69
9	Amount withdrawn during the past year.		289,908.78
10	Amount of increase.		198,388.91
11	Amount of income received during the past year was.		95,177.76
12	Total expenses, including salaries, during the past year, were.		3,946.44
13	State tax during the past year was.		4,351.69
14	Dividends the past year:		
	2 per cent. paid Jan., 1899; amount, \$34,213.70		
	2 per cent. paid July, 1899; amount, 36,444.37—		70,658.07
15	Net amount of premiums charged off the past year.		18,058.12
16	Total amount of loans of every description charged off the past year.		0
17	Amount of past due paper at this time is.		0
18	Amount carried to surplus, or profit and loss, during the past year was.		0
19	Amount of assets yielding no income the past year.		0
20	Loans on real estate—are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation.		70,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation.		0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation.		17,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto.		—
25	Net income from foreclosed real estate during the past year.		—
26	Date of annual meeting of Incorporators to elect Trustees or Directors, Second Monday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, Second Monday in July.		

OFFICERS.— President, John D. Billard; Treasurer, Floyd Curtis; Directors or Trustees, C. L. Rockwell, Seth J. Hall, Charles L. Upham, John C. Byxbee, John Tait, D. W. Parker, Ratcliffe Hicks, William H. Lyon, N. L. Bradley, Charles F. Linsley, William Lewis, Gilbert Rogers, H. L. Schleiter.

## COLCHESTER SAVINGS BANK.

WILLIAM H. VAN HORN, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$94,721.97	Whole amount of deposits, \$	143,966.32
Loans on collateral sec'ty, . .	13,000.00	Surplus account, . . .	10,000.00
Loans on personal security only, . . .	7,921.76	Interest account, less current expenses and taxes paid, . . .	3,511.28
Town, city, and borough notes and orders, . . .	200.00		
School district notes and orders, . . .	175.97		
Railroad bonds, . . .	6,000.00		
Bank stocks in Connecticut, . .	13,400.00		
Real estate by foreclosure, . .	9,406.38		
Furniture and fixtures, . . .	665.50		
Savings bank deposits, . . .	6,756.35		
Cash in banks, . . .	4,700.67		
Cash in vault, . . .	529.00		
Total Assets, . . .	\$157,477.60	Total Liabilities, . . .	\$157,477.60

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS, \$	200.00	200.00	200.00
SCHOOL DISTRICT NOTES AND ORDERS, \$	175.97	175.97	175.97
RAILROAD BONDS.			
Evansville & Terre Haute (Sullivan County Branch), . . . . . 5s, 1930, \$	6,000.00	6,000.00	5,400.00
BANK STOCKS.			
57 shares First National, Norwich, . .	5,700.00	5,700.00	5,700.00
50 " Second " " . . .	5,000.00	5,000.00	4,750.00
4 " First " Rockville, . .	400.00	400.00	400.00
2 " New London City Nat'l, New London, . .	200.00	200.00	210.00
8 " Union, " " . . .	800.00	800.00	800.00
13 " Middlesex County Nat'l, Middletown, . .	1,300.00	1,300.00	1,300.00
Totals, . . . . . \$	13,400.00	13,400.00	13,160.00

## COLCHESTER SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	914; total amount,	\$102,009.16
2	Number of depositors having \$1,000 and not over \$2,000,	22; total amount,	29,253.11
3	Number of depositors having over \$2,000 and not over \$10,000,	5; total amount,	12,704.05
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	941; total deposits,	\$143,966.32
6	Largest amount due a single depositor,		3,221.46
7	Number of accounts opened during the past year, 10; number closed, 15; decrease, 5.		
8	Amount deposited, including interest credited, during the past year,		0
9	Amount withdrawn during the past year,		13,207.95
10	Amount of decrease,		13,207.95
11	Amount of income received during the past year was,		6,897.23
12	Total expenses, including salaries, during the past year were,		2,325.96
13	State tax during the past year was,		241.42
14	Dividends the past year:		
	— per cent. paid — 189—; amount,	0	
	— per cent. paid — 189—; amount,	0—	0
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		715.00
17	Amount of past due paper at this time is,		1,000.00
18	Amount carried to surplus, or profit and loss, during the past year was,		3,664.00
19	Amount of assets yielding no income the past year,		13,699.10
20	Loans on real estate — are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		5,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		12,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		353.68
26	Date of annual meeting of Incorporators to elect Trustees or Directors, August 31.		
27	Date of annual meeting to elect President, Treasurer, and other officers, August 31.		

OFFICERS.—President, Ralph C. Jones; Vice-President, Joseph Smith; Treasurer, Wm. H. Van Horn; Directors or Trustees, Joseph N. Adams, Harley P. Buell, Samuel P. Willard, Wm. P. Adams, Samuel N. Morgan, Dwight C. Gillett, Charles H. Rogers, Joseph Smith, Charles T. Williams, George J. Heydecker.



## COLLINSVILLE SAVINGS SOCIETY.

JOHN D. ANDREWS, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate.	\$537,880.00	Whole amount of deposits,	\$738,294.23
Loans on collateral sec'y.	28,815.00	Surplus account.	58,195.61
Loans on personal security only.	71,395.81	Interest account, less current expenses and taxes paid.	6,781.91
Bank stocks in Connecticut,	50,019.17		
Real estate by foreclosure,	2,231.61		
Banking house and furniture.	7,000.00		
Cash in banks,	64,044.17		
Cash in vault,	41,885.99		
Total Assets.	\$803,271.75	Total Liabilities.	\$803,271.75

## INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
100 shares	New Haven Co., New Haven, Conn.,	\$	1,000.00	1,000.00
12 "	Yale National,	"	1,200.00	1,440.00
153 "	National Exchange, Hartford,	"	6,650.00	8,246.00
15 "	Merc'tl Natl. S&T Bldg.,	"	202.50	150.00
4 "	Phoenix National,	"	400.00	496.00
5 "	Etna	"	500.00	525.00
5 "	Far. & Mech.	"	500.00	560.00
38 "	First	"	3,800.00	4,256.00
8 "	Charter Oak	"	800.00	720.00
42 "	First	Rockville,	4,200.00	4,200.00
40 "	Rockville	"	4,000.00	4,000.00
97 "	Second	Norwich,	9,700.00	9,215.00
20 "	First	"	2,000.00	2,000.00
16 "	Uncas	"	1,600.00	1,680.00
38 "	Southington	Southington,	3,800.00	4,104.00
10 "	Manufacturers	Waterbury,	1,000.00	1,300.00
5 "	Citizens	"	500.00	675.00
5 "	Waterbury	"	250.00	400.00
62 1/2 "	Danbury	Danbury,	666.67	600.00
15 "	First	Portland,	1,500.00	1,500.00
50 "	The Canton Trust Co., Colls'ville,	"	5,000.00	5,500.00
15 "	Mystic River National, Mystic,	"	750.00	750.00
Totals,		\$	50,019.17	54,217.00

## COLLINSVILLE SAVINGS SOCIETY.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,503 ; total amount,	\$273,353.43
2	Number of depositors having \$1,000 and not over \$2,000,	136 ; total amount,	180,330.51
3	Number of depositors having over \$2,000 and not over \$10,000,	73 ; total amount,	374,491.15
4	Number of depositors having over \$10,000,	1 ; total amount,	10,216.14
5	Total number of depositors,	1,713 ; total deposits,	\$738,394.33
6	Largest amount due a single depositor,		10,216.14
7	Number of accounts opened during the past year, 200 ; number closed, 111 ; increase, 89.		
8	Amount deposited, including interest credited, during the past year,		162,444.58
9	Amount withdrawn during the past year,		110,727.11
10	Amount of increase,		51,717.47
11	Amount of income received during the past year was,		39,474.80
12	Total expenses, including salaries, during the past year, were,		2,907.49
13	State tax during the past year was,		1,619.75
14	Dividends the past year :		
	2 per cent. paid Jan. 1, 1899 ; amount,	\$13,369.46	
	2 per cent. paid July 1, 1899 ; amount,	13,795.56—	27,165.02
15	Net amount of premiums charged off the past year,		1,466.33
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is,		0
18	Amount carried to surplus, or profit and loss, during the past year, was,		7,782.63
19	Amount of assets yielding no income the past year,		2,231.61
20	Loans on real estate — are they all first mortgages ?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		50,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		15,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,500.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, Third Monday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, Third Monday in July.		

OFFICERS.—President, J. B. Lougee ; Treasurer, John D. Andrews ; Directors or Trustees, John D. Andrews, Geo. W. Flint, Richard Wagner, Ulrich Haury, F. M. Mills, J. C. Aldrich, William R. Wagner, William H. Parmelee, J. B. Lougee, T. A. Alderman, Chas. A. Farnham.

## CONNECTICUT SAVINGS BANK, NEW HAVEN.

ELLIOTT H. MORSE, Treasurer.

INCORPORATED, 1857.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$2,508,750.00	Whole amount of deposits, \$	7,262,287.55
Loans on collateral security, . . .	163,700.00	Surplus account, . . .	429,646.03
Loans on personal sec'y only, . . .	10,300.00	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	160,029.09	paid, . . . . .	41,642.23
District of Columbia bonds, . . .	36,000.00		
United States bonds, . . .	160,000.00		
State bonds, . . .	25,000.00		
Town, city, school district,			
and corporation bonds, . . .	1,807,000.00		
Railroad bonds, . . .	2,487,000.00		
Railroad stocks, . . .	10,000.00		
Bank stocks in Connecticut, . . .	81,550.00		
Bank stocks in other States, . . .	69,900.00		
Real estate by foreclosure, . . .	14,257.46		
Banking house, . . .	25,000.00		
Profit and loss account, . . .	507.62		
Cash in banks, . . .	28,214.96		
Cash in vault, . . .	146,366.68		
Total Assets, . . .	\$7,733,575.81	Total Liabilities, . . .	\$7,733,575.81

## INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.				
Three per cents of 1908-1918, . . . . .	\$	50,000.00	50,000.00	53,750.00
Four per cents of 1907, . . . . .		25,000.00	25,000.00	27,750.00
Four per cents of 1925, . . . . .		60,000.00	60,000.00	77,700.00
Five per cents of 1904, . . . . .		25,000.00	25,000.00	27,750.00
Totals, . . . . .	\$	160,000.00	160,000.00	186,950.00
STATE BONDS.				
District of Columbia, . . . . . 6s, 1902,	\$	36,000.00	36,000.00	38,700.00
State of Massachusetts, . . . . . 3½s, 1938,		25,000.00	25,000.00	27,750.00
Totals, . . . . .	\$	61,000.00	61,000.00	66,450.00

## CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Naugatuck, . . . . . \$	5,500.00	5,500.00	5,500.00
Town of Southbury, . . . . .	7,000.00	7,000.00	7,000.00
Town of Saybrook, . . . . .	7,000.00	7,000.00	7,000.00
Town of Orange, . . . . .	23,000.00	23,000.00	23,000.00
Town of Branford, . . . . .	5,000.00	5,000.00	5,000.00
City of New Haven, . . . . .	111,029.09	111,029.09	111,029.09
Borough of West Haven, . . . . .	1,500.00	1,500.00	1,500.00
Totals, . . . . . \$	160,029.09	160,029.09	160,029.09
RAILROAD STOCKS.			
100 shares Pittsburgh, Ft. Wayne & Chicago, \$	10,000.00	10,000.00	10,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
St. Louis, Mo., 6s, 1905, \$	31,000.00	31,000.00	35,185.00
Chicago, Ill., 4s, 1921, .	25,000.00	25,000.00	28,125.00
Cleveland, O., 5s, 1899-1902, .	25,000.00	25,000.00	25,500.00
" " 6s, 1900, .	10,000.00	10,000.00	10,025.00
Cincinnati, O., 5s, 1899-1930, .	62,000.00	62,000.00	70,370.00
" " 6s, 1906, .	37,000.00	37,000.00	42,920.00
" " 7 $\frac{3}{10}$ s, 1906, .	5,000.00	5,000.00	6,150.00
Columbus, " 4s, 1906, .	15,000.00	15,000.00	15,600.00
" " 5s, 1910, .	22,000.00	22,000.00	25,520.00
Dayton, " 5s, 1914-1919, .	15,000.00	15,000.00	18,075.00
" " 6s, 1899-1903, .	25,000.00	25,000.00	25,750.00
Zanesville, " 5s, 1913, .	25,000.00	25,000.00	29,375.00
Toledo, " 4 $\frac{1}{2}$ s, 1914, .	25,000.00	25,000.00	27,750.00
Findlay, " 5s, 1908, .	6,000.00	6,000.00	6,420.00
" " 6s, 1907, .	17,000.00	17,000.00	19,125.00
Youngstown, O., 5s, 1899-1902, .	9,000.00	9,000.00	9,045.00
Milwaukee, Wis., 5s, 1903-1906, .	14,000.00	14,000.00	15,190.00
La Crosse, " 5s, 1900-1910, .	50,000.00	50,000.00	50,000.00
Davenport, Iowa, 4 $\frac{1}{2}$ s, 1909, .	60,000.00	60,000.00	66,000.00
Kansas City, Mo., 4s, 1910, .	25,000.00	25,000.00	26,500.00
" " 4 $\frac{1}{2}$ s, 1915, .	100,000.00	100,000.00	115,500.00
Omaha, Neb., 4 $\frac{1}{2}$ s, 1906, .	50,000.00	50,000.00	52,500.00
" " 5s, 1900-1904, .	29,000.00	29,000.00	29,290.00
" " 6s, 1899, .	7,500.00	7,500.00	7,500.00
St. Paul, Minn., 4 $\frac{1}{2}$ s, 1917-1918, .	36,000.00	36,000.00	42,300.00
" " 5s, 1915, .	45,000.00	45,000.00	54,675.00
Minneapolis, Minn., 4 $\frac{1}{2}$ s, 1931-1932, .	12,000.00	12,000.00	14,400.00
Los Angeles, Cal., 4s, 1900-1937, .	28,500.00	28,500.00	29,925.00
" " 4 $\frac{1}{2}$ s, 1901-1928, .	12,000.00	12,000.00	13,200.00
San Jose, " 4 $\frac{1}{2}$ s, 1900-1937, .	38,000.00	38,000.00	41,800.00
San Diego, " 4 $\frac{1}{2}$ s, 1914-1917, .	25,000.00	25,000.00	26,875.00
Portland, Ore., 5s, 1928, .	50,000.00	50,000.00	61,750.00
Muskegon, Mich., 5s, 1902-1915, .	30,000.00	30,000.00	34,050.00



## CONNECTICUT SAVINGS BANK, NEW HAVEN.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.						
Jackson, Mich.,	5s,	1904-1907,	\$	50,000.00	50,000.00	54,250.00
Saginaw, “	4s,	1900-1902,		21,000.00	21,000.00	21,105.00
“ “	5s,	1901,		15,000.00	15,000.00	15,300.00
Grand Rapids, Mich.,	4s,	1901,		30,000.00	30,000.00	30,150.00
Fort Wayne, Ind.,	6s,	1900,		2,000.00	2,000.00	2,000.00
Pittsburgh, Pa.,	4s,	1910-1925,		15,000.00	15,000.00	16,125.00
Scranton, “	4s,	1900-1910,		10,000.00	10,000.00	10,350.00
Wilkesbarre, Pa.,	4½s,	1917-1927,		60,000.00	60,000.00	71,400.00
Wilmington, Del.,	4s,	1924-1926,		33,000.00	33,000.00	36,630.00
Trenton, N. J.,	5s,	1903,		10,000.00	10,000.00	10,625.00
Paterson, “	4½s,	1905-1910,		50,000.00	50,000.00	55,000.00
“ “	5s,	1903-1912,		5,000.00	5,000.00	5,150.00
Hoboken, “	4½s,	1907,		13,000.00	13,000.00	13,975.00
Camden, “	4s,	1926,		20,000.00	20,000.00	22,800.00
Portland, Me.,	4s,	1902-1912,		20,000.00	20,000.00	20,400.00
“ “	6s,	1907,		10,000.00	10,000.00	11,700.00
Providence, R. I.,	5s,	1900,		10,000.00	10,000.00	10,075.00
New Haven, Conn.,	7s,	1900-1901,		61,000.00	61,000.00	61,366.00
Bridgeport, “	4s,	1924,		65,000.00	65,000.00	72,475.00
New Britain, “	4s,	1903-1927,		50,000.00	50,000.00	54,250.00
Meriden, “	3½s,	1900,		5,000.00	5,000.00	5,000.00
Wallingford, “	4s,	1923,		50,000.00	50,000.00	54,000.00
Derby, “	4s,	1914,		25,000.00	25,000.00	26,625.00
Huntington, “	4s,	1917,		25,000.00	25,000.00	26,875.00
Ansonia, “	4s,	1904-1915,		20,000.00	20,000.00	20,900.00
Branford, “	4s,	1900-1909,		20,000.00	20,000.00	20,350.00
Washington, “	4s,	1900-1916,		32,000.00	32,000.00	33,120.00
New Milford, “	4s,	1900-1902,		7,000.00	7,000.00	7,000.00
Roxbury, “	4s,	1908-1925,		18,000.00	18,000.00	19,170.00
Waterbury, “	4s,	1910,		15,000.00	15,000.00	15,750.00
Danbury, “	4s,	1911-1912,		7,000.00	7,000.00	7,350.00
Norwalk, “	3½s,	1918,		20,000.00	20,000.00	20,000.00
Groton, “	4s,	1901-1915,		15,000.00	15,000.00	15,250.00
Saybrook, “	4½s,	1904,		10,000.00	10,000.00	10,400.00
Norwich, “	7s,	1905,		4,000.00	4,000.00	4,640.00
Essex, “	4s,	1900-1907,		8,000.00	8,000.00	8,120.00
Madison, “	4s,	1902,		10,000.00	10,000.00	10,050.00
Totals, . . . . .			\$	1,807,000.00	1,807,000.00	1,976,116.00
RAILROAD BONDS.						
N. Y., New Haven & Hartford,	4s,	1903,	\$	165,000.00	165,000.00	168,300.00
New Haven & Northampton,	5s,	1911,		53,000.00	53,000.00	60,420.00
New York, Providence & Boston,	4s,	1942,		14,000.00	14,000.00	15,680.00
Providence & Worcester,	4s,	1947,		50,000.00	50,000.00	56,500.00
New London Northern,	4s,	1910,		50,000.00	50,000.00	51,750.00
Maine Central,	4s,	1912,		35,000.00	35,000.00	36,750.00

## CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

## INVESTMENTS.—CONTINUED.

## DESCRIPTION.

PAR  
VALUE.BOOK  
VALUE.MARKET  
VALUE.

## RAILROAD BONDS.—CONTINUED.

New York & Harlem,	7s,	1900,	\$	53,000.00	53,000.00	53,530.00
N. Y. Central & Hudson River,	7s,	1903,		100,000.00	100,000.00	109,500.00
Lake Shore & Mich. Southern,	7s,	1903,		13,000.00	13,000.00	14,430.00
Beech Creek,	4s,	1936,		30,000.00	30,000.00	33,360.00
Michigan Central,	7s,	1902,		20,000.00	20,000.00	21,650.00
" "	5s,	1921,		50,000.00	50,000.00	62,000.00
" "	8s,	1902,		10,000.00	10,000.00	10,850.00
Morris & Essex,	7s,	1914,		100,000.00	100,000.00	140,000.00
" "	7s,	1900,		5,000.00	5,000.00	5,000.00
Rensselaer & Saratoga,	7s,	1921,		126,000.00	126,000.00	192,750.00
Delaware & Hudson,	7s,	1917,		100,000.00	100,000.00	145,000.00
Albany & Susquehanna,	6s,	1906,		20,000.00	20,000.00	22,800.00
Del., Lackawanna & Western,	7s,	1907,		15,000.00	15,000.00	18,525.00
N. Y., Lackawanna & Western,	6s,	1921,		76,000.00	76,000.00	104,500.00
Elmira & Williamsport,	6s,	1910,		20,000.00	20,000.00	23,900.00
United N. J. R. R. & Canal Co.,	4s,	1944,		25,000.00	25,000.00	28,750.00
" " "	4s,	1929,		15,000.00	15,000.00	16,800.00
River Front,	4½s,	1912,		10,000.00	10,000.00	11,050.00
Cleveland & Pittsburg,	7s,	1900,		8,000.00	8,000.00	8,180.00
Pittsburgh, Ft. Wayne & Chicago,	7s,	1912,		35,000.00	35,000.00	47,250.00
Mahoning Coal,	5s,	1934,		10,000.00	10,000.00	13,000.00
Pitts., McKeesp't & Youghiogh'y,	6s,	1932,		53,000.00	53,000.00	78,175.00
McKeesport & Belle Vernon,	6s,	1918,		20,000.00	20,000.00	26,600.00
Pitts., Youngstown & Ashtabula,	5s,	1927,		15,000.00	15,000.00	17,475.00
Ashtabula & Pittsburgh,	6s,	1908,		50,000.00	50,000.00	57,500.00
Little Miami,	5s,	1912,		100,000.00	100,000.00	115,000.00
Sunbury & Lewiston,	4s,	1936,		25,000.00	25,000.00	26,875.00
Louisiana & Missouri River,	7s,	1900,		47,000.00	47,000.00	47,705.00
Ch. & Northwest'n, Mad. Ext.,	7s,	1911,		75,000.00	75,000.00	100,000.00
" " Menominee "	7s,	1911,		60,000.00	60,000.00	80,000.00
" " Northwest. Union,	7s,	1917,		30,000.00	30,000.00	43,500.00
" " Chi. & Tomah,	6s,	1905,		25,000.00	25,000.00	28,125.00
" " C. Rap. & Mo. R.,	7s,	1916,		50,000.00	50,000.00	70,000.00
" " "	7s,	1909,		24,000.00	24,000.00	30,240.00
" Mil., Lake Shore & West'n,	6s,	1921,		35,000.00	35,000.00	47,250.00
" " "	6s,	1924,		10,000.00	10,000.00	13,750.00
" Milwaukee & St. Paul,	6s,	1920,		50,000.00	50,000.00	66,000.00
" & Milwaukee,	7s,	1905,		15,000.00	15,000.00	25,500.00
" Rock Island & Pacific,	6s,	1917,		25,000.00	25,000.00	32,500.00
" & Southwestern,	7s,	1899,		30,000.00	30,000.00	30,000.00
Illinois Central,	5s,	1921,		56,000.00	56,000.00	67,200.00
" " Iowa Falls & Sioux,	7s,	1917,		15,000.00	15,000.00	21,000.00
St. P., Minneapolis & Manitoba,	6s,	1909,		40,000.00	40,000.00	47,400.00
" " Dakota Ext'n,	6s,	1910,		80,000.00	80,000.00	95,600.00
" " Montana "	4s,	1937,		50,000.00	50,000.00	51,750.00
" " Cons. Mortg'e,	4½s,	1933,		30,000.00	30,000.00	33,600.00
" " "	6s,	1933,		15,000.00	15,000.00	20,850.00
Terre Haute & Indianapolis,	5s,	1925,		50,000.00	50,000.00	55,000.00
Ev. & Terre Haute, Mt. Ver. Ext.,	6s,	1923,		20,000.00	20,000.00	20,000.00
Buffalo, New York & Erie,	7s,	1616,		41,000.00	41,000.00	56,375.00

## CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Sharon Railway,	4½s, 1919, \$	33,000.00	33,000.00	37,620.00
Northern R. R. Co. of New Jersey,	6s, 1917,	30,000.00	30,000.00	37,500.00
Central “	7s, 1902,	10,000.00	10,000.00	10,700.00
Long Branch & Sea Shore,	7s, 1899,	23,000.00	23,000.00	23,000.00
New York & Long Branch,	4s, 1941,	25,000.00	25,000.00	27,750.00
Delaware & Bound Brook,	7s, 1905,	12,000.00	12,000.00	13,920.00
Fonda, Johnstown & Gloversville,	7s, 1900,	10,000.00	10,000.00	10,000.00
Totals,		\$ 2,487,000.00	2,487,000.00	3,037,625.00
BANK STOCKS.				
35 shares National,	New Haven, \$	3,500.00	3,500.00	6,125.00
125 “	Second National, “	12,500.00	12,500.00	21,875.00
100 “	Yale “ “	10,000.00	10,000.00	12,500.00
50 “	Tradesmen's National, “	5,000.00	5,000.00	7,000.00
1,350 “	New Haven Co. “ “	13,500.00	13,500.00	20,250.00
106 “	Merchants “ “	5,300.00	5,300.00	5,830.00
65 “	Meriden National, Meriden,	6,500.00	6,500.00	6,825.00
40 “	First “ “	4,000.00	4,000.00	7,200.00
40 “	Home “ “	4,000.00	4,000.00	5,000.00
60 “	Bridgeport “ Bridgeport,	3,000.00	3,000.00	5,250.00
110 “	Waterbury “ Waterbury,	5,500.00	5,500.00	9,350.00
50 “	First “ Middletown,	5,000.00	5,000.00	5,250.00
50 “	Middletown “ “	3,750.00	3,750.00	5,250.00
100 “	Nat. Bank of Commerce, N. York,	10,000.00	10,000.00	25,000.00
150 “	Nat. Bank of Republic, “	15,000.00	15,000.00	28,500.00
150 “	American Ex. National, “	15,000.00	15,000.00	27,000.00
300 “	Phenix “ “	6,000.00	6,000.00	6,480.00
39 “	Seventh “ “	3,900.00	3,900.00	5,850.00
80 “	German-American, “	6,000.00	6,000.00	6,900.00
100 “	Mechanics' National, “	2,500.00	2,500.00	5,125.00
25 “	Market & Fulton, “	2,500.00	2,500.00	5,500.00
25 “	Corn Exchange, “	2,500.00	2,500.00	8,500.00
20 “	Fourth National, “	2,000.00	2,000.00	3,600.00
10 “	Bank of America, “	1,000.00	1,000.00	4,400.00
10 “	Importers & Traders Nat., “	1,000.00	1,000.00	5,250.00
25 “	Broadway National, “	2,500.00	2,500.00	6,000.00
Totals,		\$ 151,450.00	151,450.00	255,810.00

## CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	13,658; total amount, \$3,131,920.85
2	Number of depositors having \$1,000 and not over \$2,000,	1,878; total amount, 2,630,026.43
3	Number of depositors having over \$2,000 and not over \$10,000,	555; total amount, 1,476,634.07
4	Number of depositors having over \$10,000,	2; total amount, 23,706.20
5	Total number of depositors,	16,093; total deposits, \$7,262,287.55
6	Largest amount due a single depositor,	12,435.56
7	Number of accounts opened during the past year, 3,882; number closed, 2,947; increase, 935.	
8	Amount deposited, including interest credited, during the past year,	2,640,801.81
9	Amount withdrawn during the past year,	2,007,137.39
10	Amount of increase,	633,664.42
11	Amount of income received during the past year was,	366,677.13
12	Total expenses, including salaries, during the past year were,	16,909.31
13	State tax during the past year was,	16,601.44
14	*Dividends the past year:	
	2 per cent. paid Jan. 16, 1899; amount, \$125,311.08	
	2 per cent. paid July 16, 1899; amount, 132,035.46—	257,346.54
15	Net amount of premiums charged off the past year,	119,503.20
16	Total amount of loans of every description charged off the past year,	0
17	Amount of past due paper at this time is,	0
18	Amount taken from surplus, or profit and loss, during the past year was,	45,732.06
19	Amount of assets yielding no income the past year,	0
20	Loans on real estate—are they all first mortgages?	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	44,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	10,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	20,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
25	Net income from foreclosed real estate during the past year,	0
26	Date of annual meeting of Incorporators to elect Treasurer or Directors, July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, July.	

\* Excess of \$2,000, 3 per cent. per annum.

OFFICERS.—President, Burton Mansfield; Vice-President, Henry F. English; Treasurer, Elliott H. Morse; Directors or Trustees, Charles R. Ingersoll, Joel A. Sperry, Benjamin R. English, Michael Sonnenberg, George M. Grant, Horace J. Morton, T. Attwater Barnes, Wilbur F. Day, Eli Whitney, Albert S. Holt.



## DEEP RIVER SAVINGS BANK.

HENRY R. WOOSTER, Treasurer.

INCORPORATED, 1851.

## STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$527,545.00	Whole amount of deposits, \$1,409,515.30	
Loans on collateral security, . . .	116,740.00	Surplus account, . . .	40,000.00
Loans on personal security only, . . . . .	5,000.00	Interest account, less current expenses and taxes paid, . . . . .	25,610.02
Town, city, and borough notes and orders, . . . .	7,804.66	Profit and loss account, . . .	8,844.37
State bonds, . . . . .	15,000.00		
Town, city, school district, and corporation bonds, . .	263,000.00		
Railroad bonds, . . . . .	441,410.00		
Bank stocks in Connecticut, . .	32,548.33		
Bank stocks in other states, . .	8,147.39		
Real estate by foreclosure, . .	1,068.98		
Banking house, . . . . .	3,500.00		
Premium account, . . . . .	20,053.41		
Cash in banks, . . . . .	37,513.31		
Cash in vault, . . . . .	4,638.61		
Total Assets, . . . . .	\$1,483,969.69	Total Liabilities, . . . . .	\$1,483,969.69

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Commonwealth of Massachusetts, 3½%, . . . \$	15,000.00	15,000.00	16,350.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Chester, . . . . . \$	1,500.00	1,500.00	1,500.00
"    Haddam, . . . . .	4,000.00	4,000.00	4,000.00
"    Saybrook, . . . . .	2,304.66	2,304.66	2,304.66
Totals, . . . . . \$	7,804.66	7,804.66	7,804.66
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Altoona, . . . . . 4s, 1925, \$	10,000.00	10,000.00	10,800.00
"    Belfast, . . . . . 4s, 1918, . . .	5,000.00	5,000.00	5,400.00
"    Bridgeport, . . . . . 7s, 1900, . . .	10,000.00	10,000.00	10,200.00
"    Boston, . . . . . 4s, 1916, . . .	10,000.00	10,000.00	11,000.00
"    Buffalo, . . . . . 7s, 1915, . . .	5,000.00	5,000.00	7,550.00
"    Cleveland, . . . . . 5s, 1902, . . .	5,000.00	5,000.00	5,300.00
"    Cincinnati, . . . . . 6s, 1906, . . .	5,000.00	5,000.00	5,600.00
"    Cincinnati, . . . . . 7s, 1909, . . .	10,000.00	10,000.00	13,200.00

## DEEP RIVER SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS. — CONTINUED.				
City of Columbus,	4½s, 1909,	\$ 6,000.00	6,000.00	6,360.00
“ Columbus,	4s, 1909,	10,000.00	10,000.00	10,500.00
“ Dayton,	6s, 1903,	13,000.00	13,000.00	14,430.00
“ Dayton,	5s, 1917,	2,000.00	2,000.00	2,420.00
“ Hoboken,	4½s, 1912,	10,000.00	10,000.00	11,200.00
“ Hoboken,	4s, 1918,	10,000.00	10,000.00	11,000.00
“ Jersey City,	4½s, 1927,	10,000.00	10,000.00	12,000.00
“ Kansas City,	4½s, 1915,	5,000.00	5,000.00	5,700.00
“ Lexington,	4½s, 1933,	3,000.00	3,000.00	3,240.00
“ Lewiston,	5s, 1917,	2,000.00	2,000.00	2,460.00
“ Louisville,	7s, 1901,	10,000.00	10,000.00	10,600.00
“ Los Angeles,	5s, 1902,	5,000.00	5,000.00	5,250.00
“ McKeesport,	4½s, 1920,	8,000.00	8,000.00	8,800.00
“ Minneapolis,	4½s, 1921,	13,000.00	13,000.00	14,950.00
“ New Albany,	5s, 1915,	10,000.00	10,000.00	11,600.00
“ New London,	7s, 1900,	10,000.00	10,000.00	10,200.00
“ Paterson,	4½s, 1906,	10,000.00	10,000.00	10,700.00
“ Pawtucket,	4s, 1910,	15,000.00	15,000.00	15,900.00
“ Portland,	5s, 1922,	15,000.00	15,000.00	18,000.00
“ Providence,	5s, 1900,	5,000.00	5,000.00	5,050.00
“ Salem,	3½s, 1903,	5,000.00	5,000.00	5,100.00
“ Springfield,	4½s, 1911,	1,000.00	1,000.00	1,070.00
“ South Bend,	5s, 1909,	5,000.00	5,000.00	5,650.00
“ Trenton,	5s, 1901,	4,000.00	4,000.00	4,080.00
“ Wilkesbarre,	4½s, 1924,	10,000.00	10,000.00	11,600.00
“ Youngstown,	5s, 1910,	5,000.00	5,000.00	5,500.00
Town of Stratford,	4s, 1907,	1,000.00	1,000.00	1,020.00

Totals,	\$ 263,000.00	263,000.00	293,430.00
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## RAILROAD BONDS.

Atchison & Nebraska,	7s, 1908,	\$ 5,000.00	5,000.00	6,150.00
Atchison, Topeka & Santa Fé,	4s, 1995,	5,000.00	4,210.00	5,000.00
Bangor & Portland,	6s, 1930,	12,200.00	12,200.00	16,592.00
Baltimore & Harrisburg,	5s, 1936,	12,000.00	12,000.00	15,240.00
Buffalo, New York & Erie,	7s, 1916,	15,000.00	15,000.00	20,250.00
Buffalo Creek,	6s, 1907,	10,000.00	10,000.00	11,500.00
Burlington & Missouri River,	6s, 1918,	10,000.00	10,000.00	12,500.00
Cleveland & Pittsburgh,	7s, 1900,	5,000.00	5,000.00	5,150.00
Cincinnati, Hamilton & Dayton,	5s, 1905,	8,000.00	8,000.00	8,560.00
Chi., Burl. & Quincy, Iowa Div.,	5s, 1919,	20,000.00	20,000.00	23,600.00
Chicago, Milwaukee & St. Paul,	6s, 1920,	5,000.00	5,000.00	6,650.00
Chicago, Rock Island & Pacific,	4s, 1988,	25,000.00	25,000.00	26,500.00
Cowanesque Valley,	7s, 1902,	11,000.00	11,000.00	11,880.00
Delaware & Hudson Canal Co.,	7s, 1917,	10,000.00	10,000.00	14,300.00
Delaware & Bound Brook,	7s, 1905,	5,000.00	5,000.00	5,950.00

## DEEP RIVER SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Elmira & Williamsport,	6s,	1910,	\$	4,000.00	4,000.00	4,880.00
Evansville & Terre Haute,	6s,	1921,		5,000.00	5,000.00	6,200.00
Erie & Pittsburgh,	3½s,	1940,		5,000.00	5,000.00	5,100.00
Fonda, Johnstown & Gloversville,	7s,	1900,		14,000.00	14,000.00	14,420.00
Iowa Falls & Sioux City,	7s,	1917,		10,000.00	10,000.00	13,700.00
Joliet & Northern Indiana,	7s,	1907,		17,000.00	17,000.00	20,570.00
Kalamazoo & White Pigeon,	5s,	1940,		15,000.00	15,000.00	18,750.00
Mahoning Coal Railroad Co.,	5s,	1934,		7,000.00	7,000.00	8,960.00
McKeesport & Belle Vernon,	6s,	1918,		10,000.00	10,000.00	12,500.00
Michigan Central,	6s,	1909,		10,000.00	10,000.00	12,100.00
Milwaukee, Lake Shore & West'n,	5s,	1922,		3,000.00	3,000.00	3,540.00
New York, Lackawanna & West'n,	6s,	1921,		10,000.00	10,000.00	13,900.00
New York, Providence & Boston,	4s,	1942,		1,000.00	1,000.00	1,110.00
Northwestern Union,	7s,	1917,		5,000.00	5,000.00	7,400.00
Norwood & Montreal,	5s,	1916,		11,000.00	11,000.00	12,650.00
Northern Railroad of New Jersey,	6s,	1917,		10,000.00	10,000.00	12,800.00
Oswego & Rome,	7s,	1915,		6,000.00	6,000.00	8,220.00
Pitts. McKeesp't & Youghiogheny,	6s,	1932,		16,000.00	16,000.00	22,560.00
Piedmont & Cumberland,	5s,	1911,		5,000.00	5,000.00	5,500.00
Providence & Worcester,	4s,	1947,		10,000.00	10,000.00	11,500.00
Rensselaer & Saratoga,	7s,	1921,		5,000.00	5,000.00	7,500.00
Shamokin Valley & Pottsville,	7s,	1901,		12,000.00	12,000.00	12,600.00
Shamokin, Sunbury & Lewisburg,	5s,	1912,		4,000.00	4,000.00	4,400.00
Southwest Pennsylvania,	7s,	1917,		2,000.00	2,000.00	2,800.00
Sunbury & Lewistown,	4s,	1936,		10,000.00	10,000.00	10,800.00
Syracuse Northern,	7s,	1901,		5,000.00	5,000.00	5,250.00
St. Paul, Minneapolis & Manitoba,	6s,	1909,		15,000.00	15,000.00	18,300.00
Syracuse, Phoenix & Oswego,	6s,	1915,		5,000.00	5,000.00	6,500.00
Terre Haute & Indianapolis,	5s,	1925,		20,000.00	20,000.00	22,000.00
United N. J. Railroad & Canal Co.,	4s,	1944,		20,000.00	20,000.00	23,000.00
Western Railroad of Minnesota,	7s,	1907,		12,000.00	12,000.00	14,400.00
Totals,			\$	442,200.00	441,410.00	533,732.00
BANK STOCKS.						
90 shares Deep River National,			\$	9,000.00	9,000.00	10,350.00
34 " Middletown "				2,550.00	3,292.00	3,570.00
30 " Meriden "				3,000.00	3,660.00	3,000.00
34 " Home " Meriden,				3,400.00	3,951.33	4,080.00
12 " First " "				1,200.00	1,680.00	2,400.00
30 " First " Hartford,				3,000.00	3,190.00	3,510.00
20 " Ansonia "				1,000.00	1,575.00	1,575.00
20 " New Britain "				2,000.00	3,200.00	3,200.00
30 " First " Wallingford,				3,000.00	3,000.00	3,510.00
20 " Nat. Bank of Commerce, N. York,				2,000.00	2,000.00	5,500.00
30 " " Shoe & Leather, "				3,000.00	2,940.00	3,150.00
54 " Merchants National, "				2,700.00	3,207.39	4,860.00
Totals,			\$	35,850.00	40,695.72	48,705.00

## DEEP RIVER SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	2,041; total amount, . . . . .	\$422,276.88
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	257; total amount, . . . . .	343,781.70
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	166; total amount, . . . . .	612,724.67
4	Number of depositors having over \$10,000, . . . . .	3; total amount, . . . . .	30,742.55
5	Total number of depositors, . . . . .	2,467; total deposits, . . . . .	\$1,409,515.80
6	Largest amount due a single depositor, . . . . .		10,631.60
7	Number of accounts opened during the past year, 229; number closed, 126; increase, 103.		
8	Amount deposited, including interest credited, during the past year, . . . . .		226,539.03
9	Amount withdrawn during the past year, . . . . .		128,796.42
10	Amount of increase, . . . . .		97,742.61
11	Amount of income received during the past year was, . . . . .		74,623.24
12	Total expenses, including salaries, during the past year, were, . . . . .		6,964.89
13	State tax during the past year was, . . . . .		3,213.60
14	Dividends the past year:		
	2 per cent. paid Nov. 1, 1898; amount, \$25,713.89		
	2 per cent. paid May 1, 1899; amount, 26,625.81—		52,339.70
15	Net amount of premiums charged off the past year, . . . . .		10,550.13
16	Total amount of loans of every description charged off the past year, . . . . .		0
17	Amount of past due paper at this time is, . . . . .		0
18	Amount carried to surplus, or profit and loss, during the past year, was, . . . . .		5,192.07
19	Amount of assets yielding no income the past year, . . . . .		0
20	Loans on real estate—are they all first mortgages? . . . . .		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .		22,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .		5,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .		20,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .		—
25	Net income from foreclosed real estate during the past year, . . . . .		763.00
26	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, first Monday in July.		

OFFICERS.—President, Milon Pratt; Vice-President, Washington F. Wilcox; Treasurer, Henry R. Wooster; Directors, Richard P. Spencer, Henry L. Shaler, Horace P. Denison, Henry R. Wooster.



## DERBY SAVINGS BANK.

THOS S. BIRDSEYE, Treasurer.

INCORPORATED, 1846.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate.	\$1,408,620.00	Whole amount of deposits,	\$2,800,732.90
Loans on collateral security.	329,765.00	Surplus account.	80,000.00
Loans on personal sec'y only.	318,807.00	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders.	7,000.00	paid,	16,480.84
School district notes and		Profit and loss account,	2,056.50
orders.	1,000.00		
United States bonds.	500.00		
Town, city, school district,			
and corporation bonds.	457,631.60		
Railroad bonds.	158,500.00		
Bank stocks in Connecticut,	101,875.00		
Bank stocks in other States,	37,800.00		
Banking house.	20,225.00		
Premium account.	9,718.75		
Ousatonic Water Co. stock.	7,000.00		
Cash in banks.	20,933.57		
Cash in vault.	24,594.32		
Total Assets.	\$2,899,270.24	Total Liabilities.	\$2,899,270.24

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
U. S. Consols. 4% . . . . .	\$ 500.00	500.00	555.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Seymour, Conn., order.	\$ 2,500.00	2,500.00	2,500.00
Borough of Shelton, " "	4,500.00	4,500.00	4,500.00
Totals.	\$ 7,000.00	7,000.00	7,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Ferry School Dist. order.	\$ 1,000.00	1,000.00	1,000.00
STOCKS.			
Ousatonic Water Co.	\$ 7,000.00	7,000.00	7,000.00

## DERBY SAVINGS BANK. — CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.					
City of New Albany, Ind.,	5s,	1915,	\$ 30,000.00	30,000.00	36,200.00
" Newark, N. J.,	7s,	1905,	1,000.00	1,000.00	1,170.00
" Toledo, O.,	7 <sup>3</sup> / <sub>16</sub> s,	1900,	1,000.00	1,000.00	1,030.00
" "	4s,	1925,	20,000.00	20,000.00	22,800.00
" "	4 <sup>1</sup> / <sub>2</sub> s,	1914,	3,000.00	3,000.00	3,420.00
" "	4 <sup>1</sup> / <sub>2</sub> s,	1914,	1,000.00	1,000.00	1,150.00
" "	4s,	1942,	5,000.00	5,000.00	6,050.00
" Los Angeles, Cal.,	4 <sup>1</sup> / <sub>2</sub> s,	1901,	5,000.00	5,000.00	5,100.00
" "	4 <sup>1</sup> / <sub>2</sub> s,	1904,	5,000.00	5,000.00	5,200.00
" "	4 <sup>1</sup> / <sub>2</sub> s,	1916,	5,000.00	5,000.00	5,750.00
" "	4 <sup>1</sup> / <sub>2</sub> s,	1933,	5,000.00	5,000.00	6,200.00
" Ft. Wayne, Ind.,	6s,	1900,	315.80	315.80	322.11
" "	6s,	1901,	315.80	315.80	323.69
" Lexington, Ky.,	4 <sup>1</sup> / <sub>2</sub> s,	1920,	6,000.00	6,000.00	6,960.00
" Aurora, Ill.,	6s,	1902,	5,000.00	5,000.00	5,200.00
" "	6s,	1903,	4,000.00	4,000.00	4,200.00
" Derby, Ct.,	4s,	1914,	40,000.00	40,000.00	40,000.00
" Omaha, Neb.,	4 <sup>1</sup> / <sub>2</sub> s,	1900,	4,000.00	4,000.00	4,040.00
" "	4 <sup>1</sup> / <sub>2</sub> s,	1901,	7,000.00	7,000.00	7,140.00
" "	5s,	1902,	15,000.00	15,000.00	15,450.00
" "	5s,	1903,	15,000.00	15,000.00	15,600.00
" "	4s,	1918,	20,000.00	20,000.00	21,600.00
" Dubuque, Ia.,	5s,	1902,	5,000.00	5,000.00	5,150.00
" "	4s,	1917,	10,000.00	10,000.00	10,800.00
" Duluth, Minn.,	4 <sup>1</sup> / <sub>2</sub> s,	1926,	25,000.00	25,000.00	29,750.00
" Pueblo, Col.,	6s,	1904,	5,000.00	5,000.00	5,450.00
" "	5s,	1912,	5,000.00	5,000.00	5,800.00
" "	4 <sup>1</sup> / <sub>2</sub> s,	1914,	15,000.00	15,000.00	16,950.00
" Muskegon, Mich.,	5s,	1908,	7,000.00	7,000.00	7,770.00
" Racine, Wis.,	5s,	1916,	20,000.00	20,000.00	24,200.00
" Kansas City, Mo.,	4 <sup>1</sup> / <sub>2</sub> s,	1915,	25,000.00	25,000.00	28,500.00
" " Kan.,	5s,	1913,	30,000.00	30,000.00	35,100.00
" St. Joseph, Mo.,	6s,	1903,	25,000.00	25,000.00	26,750.00
" Superior, Wis.,	6s,	1910,	15,000.00	15,000.00	18,300.00
" San Diego, Cal.,	4 <sup>1</sup> / <sub>2</sub> s,	1935,	6,500.00	6,500.00	8,112.00
" "	4 <sup>1</sup> / <sub>2</sub> s,	1936,	6,500.00	6,500.00	8,190.00
" "	4 <sup>1</sup> / <sub>2</sub> s,	1937,	3,500.00	3,500.00	4,375.00
" "	4 <sup>1</sup> / <sub>2</sub> s,	1938,	3,500.00	3,500.00	4,410.00
" Portland, Ore.,	5s,	1923,	2,000.00	2,000.00	2,580.00
" "	5s,	1928,	20,000.00	20,000.00	26,600.00
" Waterbury, Conn.,	4s,	1919,	1,000.00	1,000.00	1,110.00
Town of New Britain, "	3 <sup>1</sup> / <sub>2</sub> s,	1929,	25,000.00	25,000.00	26,175.00
Village of West Duluth, Minn.,	6s,	1911,	5,000.00	5,000.00	6,237.50
Totals,			\$ 457,631.60	457,631.60	517,315.30

## DERBY SAVINGS BANK. — CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Wisconsin Valley,	7s,	1909,	\$	20,000.00	20,000.00	25,200.00
Chicago, Milwaukee & St. Paul,	6s,	1920,		20,000.00	20,000.00	25,000.00
Cedar Rapids & Mo. River,	7s,	1916,		5,000.00	5,000.00	7,156.25
Baltimore & Cumberland Ex.,	6s,	1931,		20,000.00	20,000.00	27,325.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		1,000.00	1,000.00	1,130.00
Northern Illinois,	5s,	1910,		5,000.00	5,000.00	5,600.00
Tuscarora Valley,	5s,	1917,		5,000.00	5,000.00	5,500.00
Milwaukee, Lake Shore & Western,	6s,	1915,		5,000.00	5,000.00	6,700.00
" " " "	6s,	1925,		5,000.00	5,000.00	6,800.00
" " " "	6s,	1921,		10,000.00	10,000.00	13,500.00
Lima Ry. Co., Lima, Ohio,	5s,	1907,		1,000.00	1,000.00	800.00
" " " "	5s,	1916,		3,500.00	3,500.00	2,800.00
Morris & Essex,	7s,	1914,		5,000.00	5,000.00	7,250.00
Ill. Central,	4s,	1951,		15,000.00	15,000.00	15,600.00
St. Paul, Minneapolis & Manitoba,	6s,	1910,		15,000.00	15,000.00	18,375.00
" " " "	6s,	1933,		20,000.00	20,000.00	23,500.00
Central of N. J.,	7s,	1902,		3,000.00	3,000.00	3,570.00
Totals,			\$	158,500.00	158,500.00	195,806.25
BANK STOCKS.						
40 shares Citizens National, Waterbury,			\$	4,000.00	4,000.00	5,400.00
20 " Waterbury " "				1,000.00	1,000.00	1,600.00
73 " Yale " New Haven,				7,300.00	7,300.00	9,125.00
50 " Second " "				5,000.00	5,000.00	9,000.00
5 " Nat. Tradesmen's, " "				500.00	500.00	720.00
300 " New Haven Co. Nat., " "				3,000.00	3,000.00	4,800.00
125 " Merchants " "				6,250.00	6,250.00	6,875.00
23 " Nat. New Haven, " "				2,300.00	2,300.00	4,186.00
423 " Birmingham Nat., Derby,				42,300.00	42,300.00	69,795.00
23 " First " Bridgeport,				2,300.00	2,300.00	4,094.00
63 " Bridgeport " "				3,150.00	3,150.00	5,670.00
62 " City " "				6,200.00	6,200.00	9,300.00
27 " Conn. " "				2,700.00	2,700.00	4,050.00
41 " Middletown " Middletown,				3,075.00	3,075.00	4,264.00
40 " Central " "				3,000.00	3,000.00	3,280.00
68 " First " Norwich,				6,800.00	6,800.00	6,800.00
60 " Ansonia " Ansonia,				3,000.00	3,000.00	4,680.00
153 " American Ex. " New York,				15,300.00	15,300.00	28,205.00
225 " Nat. Bk. of Com., " "				22,500.00	22,500.00	60,750.00
Totals,			\$	139,675.00	139,675.00	242,594.00

## DERBY SAVINGS BANK. — CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,936; total amount,	\$999,914.52
2	Number of depositors having \$1,000 and not over \$2,000,	612; total amount,	816,878.76
3	Number of depositors having over \$2,000 and not over \$10,000,	302; total amount,	983,939.62
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	6,850; total deposits,	\$2,800,732.90
6	Largest amount due a single depositor,		9,023.53
7	Number of accounts opened during the past year, 923; number closed, 582; increase, 341.		
8	Amount deposited, including interest credited, during the past year,		630,625.12
9	Amount withdrawn during the past year,		500,316.51
10	Amount of increase,		130,308.61
11	Amount of income received during the past year was,		136,325.66
12	Total expenses, including salaries, during the past year were,		9,800.53
13	State tax during the past year was,		6,581.76
14	Dividends the past year:		
	Two per cent. paid Jan. 1, 1899; amount,	\$52,210.77	
	Two per cent. paid July 1, 1899; amount,	53,315.56—	105,526.33
15	Net amount of premiums charged off the past year,		18,491.60
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is,		10,000.00
18	Amount carried to surplus, or profit and loss, during the past year was, profit and loss,		188.41
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate — are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		59,300.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		77,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		40,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, June 30, 1899.		
27	Date of annual meeting to elect President, Treasurer, and other officers, June 30, 1899.		

OFFICERS. — President, David Torrance; Vice-President, Geo. E. Barber; Treasurer, Thos. S. Birdseye; Directors or Trustees, Chas. H. Nettleton, Geo. W. Beardsley, Geo. B. Clark, Thos. S. Birdseye, John Peterson, Wm. H. Williams, A. W. Phillips.



## DIME SAVINGS BANK, CROMWELL.

ARTHUR BOARDMAN, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$115,832.50	Whole amount of deposits, . . .	\$156,088.93
Loans on pers'l secy. only, . . .	3,520.00	Surplus account, . . .	10,000.00
Town, city, and borough notes and orders, . . .	5,700.00	Interest account, less current expenses and taxes paid, . . .	11,805.96
Town, city, school district, and corporation bonds, . . .	15,000.00		
Bank stocks in Connecticut, . . .	6,575.00		
Cash in banks, . . .	27,711.99		
Cash in vault, . . .	3,055.40		
Total Assets, . . .	\$177,394.89	Total Liabilities, . . .	\$177,394.89

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Cromwell notes, . . . . . \$	5,700.00	5,700.00	5,700.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Cromwell funding bonds, 4s, 1915, . . \$	15,000.00	15,000.00	15,150.00
BANK STOCKS.			
26 shares Middlesex Co. Nat., Middlet'n, Conn., \$	2,600.00	2,600.00	2,600.00
31 " Waterbury " Waterbury, " . . .	1,550.00	1,550.00	2,480.00
10 " Nat. Pahquioque, Danbury, " . . .	1,000.00	1,000.00	1,100.00
19 " Central Nat., Middlet'n, " . . .	1,425.00	1,425.00	1,710.00
Totals, . . . . . \$	6,575.00	6,575.00	7,890.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	629; total amount,	\$61,980.34
2	Number of depositors having \$1,000 and not over \$2,000, . . .	29; total amount,	41,801.97
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	13; total amount,	52,306.62
4	Number of depositors having over \$10,000, . . .	0; total amount,	0
5	Total number of depositors, . . .	671; total deposits,	\$156,088.93

## DIME SAVINGS BANK, CROMWELL.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor, . . . . .	\$9,500 61
7	Number of accounts opened during the past year, 71; number closed, 35; increase, 36.	
8	Amount deposited, including interest credited, during the past year, . . . . .	67,530 94
9	Amount withdrawn during the past year, . . . . .	50,534 09
10	Amount of increase, . . . . .	16,996 85
11	Amount of income received during the past year was, . . . . .	7,764 31
12	Total expenses, including salaries, during the past year were, . . . . .	726 52
13	State tax during the past year was, . . . . .	222 29
14	Dividends the past year:	
	2 per cent. paid Jan. 1, 1899; amount, \$2,682.60	
	2 per cent. paid July 1, 1899; amount, 2,848.44—	5,531 04
15	Net amount of premiums charged off the past year, . . . . .	345 99
16	Total amount of loans of every description charged off the past year, . . . . .	0
17	Amount of past due paper at this time is, . . . . .	0
18	Amount carried to surplus, or profit and loss, during the past year was, . . . . .	500 00
19	Amount of assets yielding no income the past year, . . . . .	0
20	Loans on real estate—are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	4,900 00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	1,000 00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	0
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	0
25	Net income from foreclosed real estate during the past year, . . . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, Second Monday of October.	
27	Date of annual meeting to elect President, Treasurer, and other officers, Second Monday of October.	

OFFICERS.—President, George S. Wilcox; Treasurer, Arthur Boardman; Directors or Trustees, George S. Wilcox, Edward S. Coe, Luther S. Smith, George H. Butler, Seth Paddock, Arthur Boardman, Thomas W. Beaumont, Samuel V. Hubbard, Edbert D. Hammond, Millard W. Austin, Albert J. Briggs, George P. Savage, Daniel B. Marsh, George S. Butler, Charles E. Bush, Caleb S. Pease, Frank K. Hallock.



## DIME SAVINGS BANK OF HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Iowa Falls & Sioux City,	7s, 1917,	\$ 16,000.00	19,000.00	22,720.00
Buffalo, New York & Erie,	7s, 1916,	5,000.00	5,000.00	7,200.00
Des Moines & Minneapolis,	7s, 1907,	1,000.00	1,000.00	1,250.00
Kan. City, St. Jos. & Council Bluffs,	7s, 1907,	17,000.00	19,500.00	21,717.50
Escanaba & Lake Superior,	6s, 1901,	1,000.00	1,000.00	1,050.00
Hannibal & St. Joseph,	6s, 1911,	10,000.00	10,000.00	12,450.00
Bald Eagle Valley,	6s, 1910,	2,000.00	2,000.00	2,440.00
Milwaukee, Lake Shore & Western,	6s, 1925,	5,000.00	5,000.00	7,300.00
McKeesport & Belle Vernon,	6s, 1918,	5,000.00	5,000.00	6,300.00
Pittsb'h, McKeesp't & Youghiogheny,	6s, 1932,	5,000.00	6,000.00	7,250.00
Norwood & Montreal,	5s, 1916,	5,000.00	5,000.00	5,950.00
Cleveland & Mahoning Valley,	5s, 1938,	25,000.00	27,500.00	33,562.50
Terre Haute & Indianapolis,	5s, 1925,	30,000.00	33,000.00	34,950.00
Skaneateles,	5s, 1918,	5,000.00	5,000.00	6,050.00
Buffalo & Susquehanna,	5s, 1913,	10,000.00	10,000.00	11,900.00
Chicago & Northwestern,	4½s, 1902,	5,000.00	5,000.00	5,170.00
St. Paul, Minneapolis & Manitoba,	4½s, 1933,	35,000.00	41,143.75	41,300.00
St. P., Minneap. & Manit., Mont. Ex.,	4s, 1937,	10,000.00	10,000.00	10,600.00
New York & Long Branch,	4s, 1941,	10,000.00	11,400.00	11,450.00
Chicago, Rock Island & Pacific,	4s, 1988,	10,000.00	10,630.00	10,700.00
Chic., Burl'gt'n & Quincy, Iowa Div.,	4s, 1919,	10,000.00	10,000.00	10,600.00
" " " " Neb. Ext.,	4s, 1927,	14,000.00	15,000.00	15,960.00
United New Jersey R. R. & Canal Co.,	4s, 1944,	5,000.00	5,000.00	6,000.00
Illinois Central, Springfield Division,	3½s, 1951,	15,000.00	15,000.00	15,450.00
Totals,		\$ 256,000.00	277,173.75	309,320.00
BANK STOCKS.				
125 shares	National Exchange, Hartford,	\$ 6,250.00	6,250.00	8,125.00
102 "	American National, "	5,100.00	5,100.00	7,446.00
95 "	Phœnix " "	9,500.00	9,500.00	11,875.00
40 "	Mercantile " 86½ pd., "	540.00	540.00	540.00
36 "	Farm's & Mec. " "	3,600.00	3,600.00	4,212.00
33 "	Charter Oak " "	3,300.00	3,279.00	3,036.00
21 "	Ætna " "	2,100.00	2,100.00	3,465.00
9 "	Conn. Trust & S. D. Co., "	900.00	900.00	1,665.00
8 "	State Bank, "	800.00	800.00	960.00
17 "	Middlesex Co. Nat'l, Middletown,	1,700.00	1,700.00	1,700.00
38 "	Middletown National, "	2,850.00	2,850.00	3,990.00
5 "	Nat'l Bk. of N. Eng., E. Haddam,	500.00	500.00	500.00
Totals,		\$ 37,140.00	37,119.00	47,514.00



## DIME SAVINGS BANK OF HARTFORD.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,397; total amount,	\$684,740.36
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	271; total amount,	336,949.98
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	71; total amount,	197,224.94
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . . . .	7,649; total deposits,	\$1,218,915.28
6	Largest amount due a single depositor,		7,553.32
7	Number of accounts opened during the past year, 1,255; number closed, 880; increase, 375.		
8	Amount deposited, including interest credited, during the past year,		488,955.83
9	Amount withdrawn during the past year, . . . . .		327,733.63
10	Amount of increase, . . . . .		161,222.20
11	Amount of income received during the past year was, . . . . .		60,244.98
12	Total expenses, including salaries, during the past year, were, . . . . .		7,491.88
13	State tax during the past year was, . . . . .		2,556.68
14	Dividends the past year : 2 per cent. paid October 1, 1898; amount, \$19,391.89 2 per cent. paid April 1, 1899; amount, 20,704.66 —		40,096.55
15	Net amount of premiums charged off the past year, . . . . .		5,511.10
16	Total amount of loans of every description charged off the past year, . . . . .		None.
17	Amount of past due paper at this time is, . . . . .		None.
18	Amount carried to surplus, or profit and loss, during the past year, was, . . . . .		5,000.00
19	Amount of assets yielding no income the past year, . . . . .		1,040 00
20	Loans on real estate — are they all first mortgages? . . . . .		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .		46,200.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .		—
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .		12,850.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto: None, as we own no real estate.		
25	Net income from foreclosed real estate during the past year: Nothing, own none.		
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.		

OFFICERS. — President, Alfred E. Burr; Treasurer, Thomas M. Smith; Directors or Trustees, Alfred E. Burr, John R. Redfield, Thomas Sisson, C. S. Davidson, John W. Welch, Rush P. Chapman, Silas Goodell, Edward B. Hatch, James Bolter, P. H. Woodward, S. G. Dunham, George H. Day, Wm. Waldo Hyde, R. H. Ensign, E. C. Hilliard, Nathaniel W. Hayden, John H. Hall, C. C. Kimball, E. O. Goodwin, Charles B. Whiting, D. A. Rood, Henry L. Bunce, John O. Enders, Thomas M. Smith.

## THE DIME SAVINGS BANK OF NORWICH.

FRANK L. WOODARD, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$844,742.73	Whole amount of deposits, \$2,449,351.79	
Loans on collateral security, . . .	172,105.00	Surplus account, . . .	81,150.00
Loans on personal security only, . . .	152,406.20	Interest account, less current expenses and taxes paid, . . .	38,570.78
School district notes and orders, . . .	69,250.00	Profit and loss account, . . .	17,408.47
Rent account, . . .	792.20		
Town, city, school district, and corporation bonds, . . .	404,200.00		
Railroad bonds, . . .	576,500.00		
Bank stocks in Connecticut, . . .	26,500.00		
Real estate by foreclosure, . . .	81,464.52		
Banking house, . . .	14,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	12.00		
Premium account, . . .	20,000.00		
Cash in banks, . . .	203,914.33		
Cash in vault, . . .	20,594.06		
Total Assets, . . .	\$2,586,481.04	Total Liabilities, . . .	\$2,586,481.04

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Central School District, Norwich, . . .	\$ 65,000.00	65,000.00	65,000.00
Falls " " " " . . .	3,750.00	3,750.00	3,750.00
Fourth " " Voluntown, . . .	500.00	500.00	500.00
Totals, . . .	\$ 69,250.00	69,250.00	69,250.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Cincinnati, Ohio, . . .	6s, 1909, \$ 22,000.00	22,000.00	27,720.00
" " " " . . .	6s, 1906, 1,000.00	1,000.00	1,180.00
" " " " . . .	7 <sup>3</sup> / <sub>10</sub> s, 1906, 5,000.00	5,000.00	6,300.00
" Denver, Col., . . .	4s, 1907, 10,000.00	10,000.00	10,300.00
" " " " . . .	5s, 1901-6, 20,000.00	20,000.00	21,000.00
" Norwich, Conn., sink'g f'd, . . .	5s, 1908, 1,000.00	1,000.00	1,140.00
" " " " . . .	3 <sup>1</sup> / <sub>2</sub> s, 1925, 26,000.00	26,000.00	27,690.00
" Portland, Oregon, . . .	5s, 1922, 35,000.00	35,000.00	43,050.00
" Hoboken, N. J., . . .	4 <sup>1</sup> / <sub>2</sub> s, 1912, 10,000.00	10,000.00	11,000.00

## THE DIME SAVINGS BANK OF NORWICH.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCH. DIST., AND CORP. B'Ds.—CONT.							
City of Omaha, Neb., library,	5s.	1912.	\$		10,000.00	10,000.00	11,800.00
.. .. . park,	5s.	1912.			25,000.00	25,000.00	29,000.00
.. .. . sewer,	6s.	1901.			5,000.00	5,000.00	5,250.00
.. Toledo, O., gen. f'd p'd.,	4½s.	1914.			25,000.00	25,000.00	28,750.00
.. Duluth, Minn., gen.,	5s.	1918.			6,000.00	6,000.00	6,930.00
.. .. .	5s.	1923.			6,000.00	6,000.00	7,080.00
.. .. . park,	4s.	1921.			11,000.00	11,000.00	11,192.50
.. Los Angeles, Cal.,	4½s.	1934.			15,300.00	15,300.00	18,360.00
.. Sioux City, Iowa,	4½s.	1920.			25,000.00	25,000.00	26,750.00
.. Woonsocket, R. I.,	4s.	1921.			10,000.00	10,000.00	11,300.00
.. Camden, N. J.,	4s.	1923.			10,000.00	10,000.00	11,200.00
.. Pawtucket, R. I.,	4s.	1937.			22,000.00	22,000.00	26,235.00
.. .. .	4s.	1910.			6,000.00	6,000.00	6,860.00
Town of Gravesend, N. Y.,	5s.	1934.			11,000.00	9,900.00	11,000.00
.. Plainfield, Conn.,	4s.	1901.			5,000.00	5,000.00	5,037.50
.. Huntington, Conn.,	4s.	1917.			20,000.00	20,000.00	21,850.00
City of Minneapolis, Minn.,	4s.	1922.			20,000.00	20,000.00	22,600.00
.. Columbus, Ohio,	5s.	1910.			5,000.00	25,000.00	29,250.00
New York Sub. Water Co.,	5s.	1925.			18,000.00	18,000.00	12,750.00
Totals,			\$		405,300.00	404,200.00	451,375.00

## RAILROAD BONDS.

Chicago & Northwestern :—							
Northwestern Union Div.,	7s.	1917.			0,000.00	30,000.00	44,775.00
Des Moines & Minn.,	7s.	1907.			5,000.00	25,000.00	28,500.00
Ottumwa, C. F. & St. Paul,	5s.	1909.			8,000.00	8,000.00	9,080.00
No. Illinois,	5s.	1910.			1,000.00	1,000.00	1,135.00
Iowa Division,	4½s.	1902.			10,000.00	10,000.00	10,200.00
Joliet & No. Indiana,	7s.	1907.			13,000.00	13,000.00	15,600.00
Chicago, Milwaukee & St. Paul :—							
C. & P. Western,	5s.	1921.			50,000.00	50,000.00	61,250.00
LaCrosse & Dav.,	5s.	1919.			30,000.00	30,000.00	36,450.00
Mineral Point,	5s.	1910.			25,000.00	25,000.00	28,406.25
C. M. & St. Paul,	4s.	1939.			45,000.00	45,000.00	51,131.25
Morris & Essex,	7s.	1914.			10,000.00	10,000.00	14,300.00
New Loudon Northern,	4s.	1910.			50,000.00	50,000.00	52,500.00
Pittsburgh, McK. & Y.,	6s.	1932.			10,000.00	10,000.00	13,800.00
Midland of Indiana,	5s.	1917.			5,000.00	4,500.00	4,500.00
Sunbury & Lewistown,	4s.	1936.			25,000.00	25,000.00	26,500.00
Tuscarora Valley,	5s.	1917.			10,000.00	10,000.00	11,000.00
St. Paul, M. & M. :—							
Dakota Extension,	6s.	1910.			30,000.00	30,000.00	36,900.00
Montana ..	4s.	1937.			45,000.00	45,000.00	48,037.50
Registered,	4s.	1937.			5,000.00	5,000.00	5,312.50
Consolidated,	4½s.	1933.			25,000.00	25,000.00	29,375.00

## THE DIME SAVINGS BANK OF NORWICH.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Kalamazoo & So. Haven,	5s,	1939,	\$	15,000.00	15,000.00	17,700.00
Eastern Railroad of Minn.,	5s,	1908,		10,000.00	10,000.00	11,150.00
C., B. & Q.,	7s,	1903,		25,000.00	25,000.00	28,312.50
C., R. I. & P.,	4s,	1988,		75,000.00	75,000.00	79,500.00
Totals,			\$	577,000.00	576,500.00	665,415.00
BANK STOCKS.						
124 shares Thames National, Norwich, Conn.,			\$	12,400.00	12,400.00	19,220.00
131 " Merchants " " "				13,100.00	13,100.00	15,720.00
10 " Second " " "				1,000.00	1,000.00	1,000.00
Totals,			\$	26,500.00	26,500.00	35,940.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,870 ; total amount,	\$824,122.62
2	Number of depositors having \$1,000 and not over \$2,000,	504 ; total amount,	636,500.91
3	Number of depositors having over \$2,000 and not over \$10,000,	257 ; total amount,	830,705.56
4	Number of depositors having over \$10,000,	7 ; total amount,	158,022.70
5	Total number of depositors,	6,638 ; total deposits,	\$2,419,351.79
6	Largest amount due a single depositor,		44,727.86
7	Number of accounts opened during the past year, 957 ; number closed, 735 ; increase, 222.		
8	Amount deposited, including interest credited, during the past year,		697,051.06
9	Amount withdrawn during the past year,		420,709.92
10	Amount of increase,		276,341.14
11	Amount of income received during the past year was,		112,894.16
12	Total expenses, including salaries, during the past year were,		8,359.97
13	State tax during the past year was,		5,151.30
14	Dividends the past year :		
	2 per cent. paid Nov. 1, 1898 ; amount,	\$42,113.59	
	2 per cent. paid May 1, 1899 ; amount,	43,603.10—	85,716.69
15	Net amount of premiums charged off the past year,		19,256.13
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is,		0
18	Amount carried to surplus, or profit and loss during the past year, was,		8,765.29



## THE DIME SAVINGS BANK OF NORWICH.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

19	Amount of assets yielding no income the past year, . . . . .	\$19,900.00
20	Loans on real estate — are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	50,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	35,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	30,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	0
25	Net income from foreclosed real estate during the past year, . . . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in May.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in May.	

OFFICERS — Hugh H. Osgood, President; Treasurer, Frank L. Woodard; Vice-Presidents, J. Hunt Smith, Frank J. Leavens, W. C. Osgood; Directors, W. R. Burnham, Gardiner Greene, E. G. Bidwell, Geo. C. Raymond, Nicholas Tarrant, F. L. Woodard, James A. Brown, R. S. Bartlett, George A. Davis, Vine S. Stetson.

## THE DIME SAVINGS BANK OF WALLINGFORD.

LEONARD B. BISHOP, Treasurer.

INCORPORATED, 1871.

## STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$521,165.00	Whole amount of deposits, . . .	\$549,143.43
Loans on collateral security, . . .	500.00	Surplus account, . . .	30,376.29
Loans on personal security only, . . .	27,625.00	Interest account, less current expenses and taxes paid, . . .	6,124.99
United States bonds, . . .	10,000.00	Profit and loss account, . . .	15,871.76
Railroad bonds, . . .	6,000.00		
Bank stocks in Connecticut, . . .	19,900.00		
Cash in banks, . . .	15,871.91		
Cash in vault, . . .	454.56		
Total Assets, . . .	\$601,516.47	Total Liabilities, . . .	\$601,516.47

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1925, registered, . . . . . \$	10,000.00	10,000.00	13,000.00
RAILROAD BONDS.			
Chicago, Bur. & Quincy R. R. Co., 7s, 1903, \$	6,000.00	6,000.00	6,900.00
BANK STOCKS.			
172 shares First National of Wallingford, Conn., \$	17,200.00	17,200.06	21,500.00
11 " First " Meriden, " . . . . .	1,100.00	1,100.00	2,090.00
16 " Home " " " " . . . . .	1,600.00	1,600.00	1,840.00
Total, . . . . . \$	19,900.00	19,900.00	25,430.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	2,285; total amount, . . . . .	\$338,484.50
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	127; total amount, . . . . .	163,296.59
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	18; total amount, . . . . .	47,362.34
4	Number of depositors having over \$10,000, . . . . .	0; total amount, . . . . .	0
5	Total number of depositors, . . . . .	2,430; total deposits, . . . . .	\$549,143.43
6	Largest amount due a single depositor, . . . . .		3,948.09

## THE DIME SAVINGS BANK OF WALLINGFORD.— CONTINUED.

## MISCELLANEOUS ITEMS — CONTINUED.

7	Number of accounts opened during the past year, 501; number closed, 325; increase, 176.	
8	Amount deposited, including interest credited, during the past year,	\$233,319.35
9	Amount withdrawn during the past year, . . . . .	177,249.47
10	Amount of increase, . . . . .	56,069.88
11	Amount of income received during the past year was, . . . . .	29,114.82
12	Total expenses, including salaries, during the past year were, . . . . .	3,612.88
13	State tax during the past year was, . . . . .	1,173.25
14	Dividends the past year :	
	2 per cent. paid Jan. 1, 1899 ; amount, . . . . .	\$9,341.94
	2 per cent. paid July 1, 1899 ; amount, . . . . .	9,895.67—
15	Net amount of premiums charged off the past year, . . . . .	12.67
16	Total amount of loans of every description charged off the past year, . . . . .	0
17	Amount of past due paper at this time is, . . . . .	0
18	Amount carried to surplus, or profit and loss, during the past year was, . . . . .	4,309.45
19	Amount of assets yielding no income the past year, . . . . .	0
20	Loans on real estate — are they all first mortgages ? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	35,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	10,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	500.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	0
25	Net income from foreclosed real estate the past year, . . . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Tuesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Tuesday in July.	

OFFICERS.— President, Leverett M. Hubbard ; Treasurer, Leonard B. Bishop; Directors or Trustees, Leverett M. Hubbard, George M. Hallenbeck, Albert D. Judd, Charles N. Jones, Linus H. Hall, Marcus S. Cooke, Charles B. Yale, George E. Dickerman, James Gaffney.

## DIME SAVINGS BANK OF WATERBURY.

OTIS S. NORTHPROP, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1899.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$1,306,431.00	Whole amount of deposits, \$3,168,458.73
Loans on collateral security, 338,100.00	Surplus account, . . . 75,000.00
Loans on personal sec'y only, 250,975.00	Interest account, less current expenses and taxes paid, . . . 80,125.04
Town, city, and borough notes and orders, . . 138,900.00	Profit and loss account, . . 1,498.24
School district notes and orders, . . . 53,792.00	
Town, city, school district, and corporation bonds, . 213,000.00	
Railroad bonds, . . . 741,280.00	
Railroad stocks (suspense account), . . . 3,719.00	
Bank stocks in Connecticut, 68,350.00	
Bank stocks in other States, 2,400.00	
Banking house, . . . 34,000.00	
Insurance and taxes advanced on real estate mortgaged, . . . 179.35	
Premium account, . . . 50,000.00	
Over and short, . . . 1,183.37	
Cash in banks, . . . 91,844.96	
Cash in vault, . . . 30,927.33	
Total Assets, . . . \$3,325,082.01	Total Liabilities, . . \$3,325,082.01

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Middlebury, Conn., . . . . \$ 9,400.00	9,400.00	9,400.00	9,400.00
“ Watertown, “ . . . . 19,500.00	19,500.00	19,500.00	19,500.00
“ Waterbury, “ . . . . 90,000.00	90,000.00	90,000.00	90,000.00
City of Waterbury, “ . . . . 20,000.00	20,000.00	20,000.00	20,000.00
Totals, . . . . . \$ 138,900.00	138,900.00	138,900.00	138,900.00
SCHOOL DISTRICT NOTES AND ORDERS.			
East Mountain, . . . . . \$ 742.00	742.00	742.00	742.00
Hopeville, . . . . . 6,500.00	6,500.00	6,500.00	6,500.00
Saw Mill Plain, . . . . . 1,200.00	1,200.00	1,200.00	1,200.00
Waterbury Center School, . . . . 41,000.00	41,000.00	41,000.00	41,000.00
Waterville, . . . . . 4,350.00	4,350.00	4,350.00	4,350.00
Totals, . . . . . \$ 53,792.00	53,792.00	53,792.00	53,792.00



## DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.						
Borough of Naugatuck, Conn.,	4s,	1902,	\$	4,000.00	4,000.00	4,000.00
“ “ “	4s,	1903,		5,000.00	5,000.00	5,000.00
“ “ “	4s,	1905,		5,000.00	5,000.00	5,100.00
“ “ “	4s,	1906,		5,000.00	5,000.00	5,100.00
City of Stamford, “	4s,	1901,		5,000.00	5,000.00	5,000.00
“ “ “	4s,	1906,		5,000.00	5,000.00	5,000.00
“ Waterbury, “	4½s,	1904,		5,000.00	5,000.00	5,100.00
“ “ “	4½s,	1905,		5,000.00	5,000.00	5,100.00
“ Pueblo, Col.,	6s,	1904,		17,000.00	17,000.00	18,700.00
“ Denver, “	4s,	1902,		12,000.00	12,000.00	12,000.00
“ Belfast, Me.,	4s,	1918,		10,000.00	10,000.00	10,700.00
“ Kansas City, Mo.,	4½s,	1915,		20,000.00	20,000.00	22,000.00
“ Paterson, N. J.,	5s,	1902,		10,000.00	10,000.00	10,400.00
“ “ “	4½s,	1933,		10,000.00	10,000.00	10,800.00
“ “ “	4½s,	1907,		10,000.00	10,000.00	10,400.00
“ Columbus, Ohio,	4½s,	1921,		10,000.00	10,000.00	10,800.00
“ Dayton, “	5s,	1905,		19,000.00	19,000.00	20,140.00
“ “ “	5s,	1906,		1,000.00	1,000.00	1,060.00
“ Toledo, “	4½s,	1903,		15,000.00	15,000.00	15,300.00
“ “ “	4s,	1925,		20,000.00	20,000.00	20,000.00
“ Pittsburgh, Penn.,	4s,	1907,		20,000.00	20,000.00	20,000.00
Totals,			\$	213,000.00	213,000.00	221,700.00
RAILROAD BONDS.						
Buff., Roch. & P. (Clearf'd & Mah'g),	5s,	1943,	\$	30,000.00	30,000.00	36,900.00
Cent. Vt. (New London Northern),	4s,	1910,		15,000.00	15,000.00	16,000.00
C., B. & Q. (Burlington & Mo. R.),	6s,	1918,		35,000.00	35,000.00	41,650.00
Chicago & Northwestern :—						
Chicago & Tomah,	6s,	1905,		30,000.00	30,000.00	34,200.00
Madison Extension,	7s,	1911,		30,000.00	30,000.00	39,000.00
Menominee “	7s,	1911,		25,000.00	25,000.00	32,500.00
Menominee River,	7s,	1906,		4,000.00	4,000.00	4,800.00
Mil., Lake Shore & Western,	6s,	1924,		15,000.00	15,000.00	20,400.00
Northern Illinois,	5s,	1910,		20,000.00	20,000.00	22,600.00
Northwestern Union,	7s,	1917,		20,000.00	20,000.00	29,000.00
Ottumwa, Cedar Falls & St. P.,	5s,	1909,		20,000.00	20,000.00	22,200.00
Chicago & Northwestern,	7s,	1915,		10,000.00	10,000.00	14,500.00
Chicago, Rock Island & Pacific,	4s,	1988,		75,000.00	75,000.00	79,500.00
Cleveland & Mahoning,	5s,	1938,		12,000.00	12,000.00	15,000.00
Delaware & Hudson Canal :—						
Albany & Susquehanna,	6s,	1906,		10,000.00	10,000.00	11,600.00
“ “ “	7s,	1906,		10,000.00	10,000.00	12,000.00
Pennsylvania Division,	7s,	1917,		10,000.00	10,000.00	14,600.00
Del., Lack. & W.,	7s,	1907,		10,000.00	10,000.00	12,600.00
“ “ “ Syr., B. & N. Y.,	7s,	1906,		30,000.00	30,000.00	37,050.00
Detroit, Grand Rapids & Western,	4s,	1946,		12,000.00	11,280.00	11,280.00

## DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Erie (Goshen & Deckerstown),	6s, 1928, \$	25,000.00	25,000.00	33,750.00
“ Sharon,	4½s, 1919,	20,000.00	20,000.00	22,400.00
Gt. Northern (St. P., Minn. & Man.),	6s, 1910,	40,000.00	40,000.00	49,000.00
Illinois Central:—				
Louisville Division,	3½s, 1953,	35,000.00	35,000.00	35,700.00
Springfield “	3½s, 1951,	42,000.00	42,000.00	44,100.00
N. Y. Central & Hudson River:—				
Beech Creek,	4s, 1936,	30,000.00	30,000.00	32,767.00
Joliet & Northern Indiana,	7s, 1907,	25,000.00	25,000.00	30,000.00
Michigan Central,	5s, 1939,	20,000.00	20,000.00	26,000.00
McKeesport & Belle Vernon,	6s, 1918,	27,000.00	27,000.00	35,000.00
Pitts., McKeesport & Yough'y,	6s, 1932,	10,000.00	10,000.00	14,000.00
Rome, Watertown & Og'burgh,	6s, 1910,	10,000.00	10,000.00	12,000.00
Terre Haute & Indianapolis,	5s, 1925,	25,000.00	25,000.00	26,750.00
Tuscarora Valley,	5s, 1917,	10,000.00	10,000.00	11,000.00
Totals,		\$ 742,000.00	741,280.00	879,847.00
BANK STOCKS.				
1,031 shares Waterbury	Nat'l, Waterbury, \$	51,550.00	51,550.00	82,480.00
48 “ Citizens	“ “	4,800.00	4,800.00	6,240.00
60 “ Manufacturers	“ “	6,000.00	6,000.00	7,500.00
50 “ Bristol	“ Bristol,	5,000.00	5,000.00	8,750.00
10 “ Birmingham	“ Derby,	1,000.00	1,000.00	1,700.00
24 “ Shoe & Leather	“ New York,	2,400.00	2,400.00	2,400.00
Totals,		\$ 70,750.00	70,750.00	109,070.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	10,326; total amount, \$1,624,242.06
2	Number of depositors having \$1,000 and not over \$2,000,	597; total amount, 775,971.13
3	Number of depositors having over \$2,000 and not over \$10,000,	224; total amount, 735,266.73
4	Number of depositors having over \$10,000,	3; total amount, 32,978.81
5	Total number of depositors,	11,150; total deposits, \$3,168,458.73
6	Largest amount due a single depositor,	12,135.49
7	Number of accounts opened during the past year, 1,800; number closed, 2,376; decrease, 576.	
8	Amount deposited, including interest credited, during the past year,	868,421.87
9	Amount withdrawn during the past year,	1,009,662.24

## DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

10	Amount of decrease,	\$141,240.37
11	Amount of income received during the past year was,	153,668.85
12	Total expenses, including salaries, during the past year were,	6,696 61
13	State tax during the past year was,	7,929.88
14	Dividends the past year:	
	2 per cent. paid Oct. 1, 1898; amount, \$62,182.32	
	2 per cent. paid April 1, 1899; amount, 61,529.17—	123,711.49
15	Net amount of premiums charged off the past year,	34,068.97
16	Total amount of loans of every description charged off the past year,	1,760.00
17	Amount of past due paper at this time is,	0
18	Amount carried to surplus, or profit and loss, during the past year was,	0
19	Amount of assets yielding no income the past year,	12,300.00
20	Loans on real estate—are they all first mortgages?	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	115,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	50,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	45,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
25	Net income from foreclosed real estate during the past year,	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in January.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in January.	

OFFICERS.—President, Henry H. Peck; Treasurer, Otis S. Northrop; Directors or Trustees, Elisha Leavenworth, John W. Smith, F. A. Spencer, E. M. Burrall, H. H. Peck, Buel Heminway, E. T. Root, C. W. Gillette, L. W. Cutler, A. O. Shepardson, E. C. Lewis, E. L. Frisbie, Sr., Otis S. Northrop.

## ESSEX SAVINGS BANK.

L. L. WOOSTER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$181,670.33	Whole amount of deposits, .	\$646,192.93
Loans on collateral sec'y, . .	7,100.00	Surplus account, . . .	25,000.00
Loans on personal sec'y only, .	15,380.36	Interest account, less cur-	
State bonds, . . .	2,264.21	rent expenses and taxes	
Town, city, school district,		paid, . . . . .	9,585.69
and corporation bonds, . .	107,000.00	Profit and loss account, . .	2,416.91
Railroad bonds, . . .	216,500.00	Rent account, . . . . .	2,044.53
Railroad stocks, . . .	8,272.38		
Bank stocks in Connecticut, .	81,046.16		
Bank stocks in other States, .	24,625.37		
Real estate by foreclosure, .	25,554.45		
Banking house, . . .	4,785.13		
Premium account, . . .	1,204.75		
Sundries " . . .	150.74		
Cash in banks, . . .	8,562.12		
Cash in vault, . . .	1,124.06		
Total Assets, . . .	\$685,240.06	Total Liabilities, . . .	\$685,240.06

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Washington, . . . . .	\$ 2,264.21	2,264.21	2,739.69
RAILROAD STOCKS.			
Atchison, Topeka & Santa Fe, . . . . .	\$ 3,900.00	3,500.00	2,408.00
Delaware & Hudson Canal Co., . . . . .	3,400.00	3,272.38	4,182.00
Detroit, Grand Rapids & Western, . . . . .	2,500.00	1,500.00	2,500.00
Totals, . . . . .	\$ 9,800.00	8,272.38	9,090.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Pueblo, Col., . . . . .	5s, 1912, \$	2,000.00	2,097.00
" " . . . . .	6s, 1904, .	8,000.00	8,532.00
" " . . . . .	6s, 1906, .	5,000.00	5,446.00
New Haven, Conn., . . . . .	3½s, 1939, .	1,000.00	1,000.00
Chicago, Ill., . . . . .	6s, 1899, .	5,000.00	5,000.00
" " . . . . .	6s, 1900, .	4,000.00	4,058.00
Sioux City, Iowa, . . . . .	4½s, 1916, .	8,000.00	8,000.00
Wichita, Kan., . . . . .	6s, 1921, .	7,000.00	8,456.00



## ESSEX SAVINGS BANK.—CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS. — CONTINUED.						
Duluth, Minn.,	6s,	1899,	\$	2,000.00	2,000.00	2,000.00
St. Joseph, Mo.,	6s,	1903,		12,000.00	12,000.00	12,652.00
Omaha, Neb.,	4s,	1918,		30,000.00	30,000.00	30,000.00
Cincinnati, Ohio,	6s,	1909,		10,000.00	10,000.00	11,197.00
“ “	7s,	1904,		8,000.00	8,000.00	8,880.00
Tacoma, Wash.,	5s,	1913,		5,000.00	5,000.00	5,257.00
Totals, . . . . .			\$	107,000.00	107,000.00	112,575.00
RAILROAD BONDS.						
Atchison, Topeka & Santa Fe, gen. m.,	4s,	1995,	\$	4,500.00	4,500.00	4,850.00
“ “ “ ad'jm't,		1995,		2,500.00	2,500.00	1,250.00
Baltimore & Harrisburgh,	5s,	1936,		10,000.00	10,000.00	10,819.00
Burlington & Missouri River,	6s,	1918,		8,000.00	8,000.00	9,521.00
Chic. & St. Paul, Min. Pts.,	5s,	1910,		21,000.00	21,000.00	21,837.00
“ “ “ S. W. Div.,	6s,	1909,		14,000.00	14,000.00	15,675.00
“ “ “ Dub. Div.,	6s,	1920,		8,000.00	8,000.00	9,572.00
Chicago & Northwestern,	6s,	1929,		4,000.00	4,000.00	4,966.00
Chicago, Rock Island & Pacific,	4s,	1988,		15,000.00	15,000.00	15,000.00
Chicago & Tomah,	6s,	1905,		11,000.00	11,000.00	11,731.00
Clearfield & Mahoning,	5s,	1943,		2,000.00	2,000.00	2,500.00
Detroit, Grand Rapids & Western,	4s,	1946,		3,500.00	3,500.00	3,200.00
Evansville & Terre Haute,	6s,	1923,		5,000.00	5,000.00	6,068.00
Goshen & Deckertown,	6s,	1928,		7,000.00	7,000.00	8,662.00
Iowa Falls & Sioux City,	7s,	1917,		15,000.00	15,000.00	19,422.00
Iowa Midland,	8s,	1900,		5,000.00	5,000.00	5,169.00
Joilet & Northern Indiana,	7s,	1907,		10,000.00	10,000.00	11,487.00
Milwaukee, Lake Shore & Western,	6s,	1924,		5,000.00	5,000.00	6,094.00
Northern Illinois,	5s,	1910,		5,000.00	5,000.00	5,199.00
N. Y. Central & H. R. R.,	7s,	1903,		15,000.00	15,000.00	16,041.00
Pittsburgh, McKeesport & Yough'y,	6s,	1932,		10,000.00	10,000.00	12,456.00
Staten Island Railway,	4½s,	1943,		10,000.00	10,000.00	10,200.00
Sunbury, Hazleton & Wilkesbarre,	5s,	1928,		6,000.00	6,000.00	6,475.00
Tuscarora Valley,	5s,	1917,		20,000.00	20,000.00	21,180.00
Totals, . . . . .			\$	216,500.00	216,500.00	239,374.00
CONNECTICUT BANK STOCKS.						
63 shares Saybrook,	Essex,	\$		3,150.00	4,389.50	1,890.00
31 “ Deep River, Nat.,	Deep River,			3,100.00	3,612.50	3,472.00
10 “ Nat. New England,	E. Haddam,			1,000.00	830.00	800.00
47 “ Middletown Nat.,	Middletown,			3,525.00	5,007.00	4,888.00
38 “ First “	“			3,800.00	4,046.00	3,990.00
40 “ Central “	“			3,000.00	4,263.00	3,280.00
20 “ Middlesex Co. Nat.,	“			2,000.00	2,173.00	2,000.00

## ESSEX SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CONNECTICUT BANK STOCKS.—CONTINUED.						
3	shares	First National,	Portland,	\$ 300.00	306.00	300.00
12	"	City,	Hartford,	1,200.00	1,212.00	1,344.00
19	"	Charter Oak National,	"	1,900.00	2,093.00	1,710.00
20	"	Hartford "	"	2,000.00	3,105.00	2,740.00
27	"	Phoenix "	"	2,700.00	2,875.00	3,348.00
50	"	Nat. Exchange,	"	2,500.00	3,250.00	3,100.00
7	"	Conn. T. & S. D. Co.,	"	700.00	1,120.00	1,225.00
20	"	Hartford Trust Co.,	"	2,000.00	2,098.00	3,100.00
16	"	Rockville National,	Rockville,	1,600.00	1,725.00	1,600.00
7	"	Merchants "	Norwich,	700.00	700.00	756.00
25	"	Second "	"	2,500.00	2,900.00	2,375.00
10	"	Uncas "	"	1,000.00	1,260.00	1,050.00
50	"	First "	"	5,000.00	5,100.00	5,000.00
10	"	First "	Stonington,	1,000.00	1,220.00	1,000.00
5	"	Clinton "	Clinton,	500.00	600.00	525.00
14	"	Merchants "	New Haven,	700.00	640.00	770.00
10	"	Second "	"	1,000.00	1,160.00	1,800.00
15	"	Yale "	"	1,500.00	1,784.83	1,875.00
7	"	Home "	Meriden,	700.00	891.33	784.00
30	"	First "	"	3,000.00	4,940.00	5,850.00
31	"	Meriden "	"	3,100.00	3,285.00	3,162.00
38	"	Nat. Pahquioque,	Danbury,	3,800.00	4,776.00	4,294.00
25	"	Danbury National,	"	2,500.00	5,034.00	2,300.00
20	"	Fairfield Co. "	Norwalk,	2,000.00	2,000.00	2,000.00
25	"	National of Norwalk,	"	2,500.00	2,650.00	2,500.00
Totals, . . . . .				\$ 65,975.00	81,046.16	74,828.00
NEW YORK BANK STOCKS.						
30	shares	American Exchange,	New York,	3,000.00	3,257.50	5,550.00
5	"	Bank of America,	"	500.00	492.50	2,250.00
10	"	" New York,	"	1,000.00	1,005.00	2,650.00
11	"	" State of New York,	"	1,100.00	1,221.00	1,375.00
28	"	Commerce National,	"	2,800.00	2,800.00	7,560.00
30	"	Chatham "	"	750.00	635.62	2,325.00
11	"	Continental "	"	1,100.00	1,563.75	1,485.00
25	"	Fourth "	"	2,500.00	3,087.50	4,750.00
28	"	Ninth "	"	2,800.00	3,110.00	2,576.00
40	"	Oriental "	"	1,000.00	1,690.00	1,770.00
20	"	Nat. Park,	"	2,000.00	2,062.50	10,200.00
30	"	Nat. Shoe & Leather,	"	3,000.00	3,700.00	3,150.00
Totals, . . . . .				\$ 21,550.00	24,625.37	45,641.00

## ESSEX SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	1,701; total amount,	\$281,316.38
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	161; total amount,	168,128.41
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	52; total amount,	196,748.14
4	Number of depositors having over \$10,000, . . . . .	0; total amount,	0
5	Total number of depositors, . . . . .	1,914; total deposits,	\$646,192.93
6	Largest amount due a single depositor, . . . . .		8,747.31
7	Number of accounts opened during the past year, 178; number closed, 150; increase, 28.		
8	Amount deposited, including interest credited, during the past year, . . . . .		97,478.95
9	Amount withdrawn during the past year, . . . . .		90,072.98
10	Amount of increase, . . . . .		7,405.97
11	Amount of income received during the past year was, . . . . .		35,403.45
12	Total expenses, including salaries, during the past year, were, . . . . .		2,196.26
13	State tax during the past year was, . . . . .		1,422.56
14	Dividends the past year : 2 per cent. paid January, 1899; amount, \$12,493.13 2 per cent. paid July, 1899; amount, 12,483.97 —		24,977.10
15	Net amount of premiums charged off the past year, . . . . .		3,400.50
16	Total amount of loans of every description charged off the past year, . . . . .		Nothing.
17	Amount of past due paper at this time is, . . . . .		3,650.00
18	Amount carried to surplus, or profit and loss, during the past year, was, . . . . .		Nothing.
19	Amount of assets yielding no income the past year, . . . . .		3,650.00
20	Loans on real estate — are they all first mortgages? . . . . .		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .		5,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .		5,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .		3,800.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .		1½
25	Net income from foreclosed real estate during the past year, . . . . .		326.59
26	Date of annual meeting of Incorporators to elect Trustees or Directors, 4th Monday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, 4th Monday of July,		

OFFICERS. — President, James Phelps; Treasurer, L. L. Wooster; Directors or Trustees, James Phelps, N. H. Williams, W. H. Parmelee, H. B. Sisson, E. E. Dickinson.

## THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK.

VICTOR S. SELLECK, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$410,244.30	Whole amount of deposits, . . .	\$903,606.99
Loans on collateral security, . . .	31,583.26	Surplus account, . . .	28,000.00
Loans on personal security only, . . .	15,460.00	Profit and loss account, . . .	17,593.08
School district notes and orders, . . .	22,150.00	Box account, . . .	50.00
Town, city, school district, and corporation bonds, . . .	134,435.00		
Railroad bonds, . . .	162,090.00		
Bank stocks in Connecticut, . . .	41,080.00		
Bank stocks in other States, . . .	60,797.08		
Real estate by foreclosure, . . .	14,737.81		
Insurance and taxes advanced on real estate mortgaged, . . .	128.70		
Furniture and fixtures, . . .	1,200.00		
Cash in banks, . . .	53,956.11		
Cash in vault, . . .	1,387.81		
Total Assets, . . .	\$949,250.07	Total Liabilities, . . .	\$949,250.07

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS			
Over River School District, . . . . \$	12,750.00	12,750.00	12,750.00
Center " " . . . .	4,900.00	4,900.00	4,900.00
East Norwalk " " . . . .	4,500.00	4,500.00	4,500.00
Totals, . . . . \$	22,150.00	22,150.00	22,150.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Los Angeles, Cal., reldg., 4s, 1903, \$	5,000.00	5,000.00	5,075.00
" " " 4s, 1904, . . . .	5,000.00	5,000.00	5,100.00
" " " 4s, 1905, . . . .	5,000.00	5,000.00	5,125.00
" " " 4s, 1908, . . . .	1,000.00	1,000.00	1,035.00
" " " 4s, 1912, . . . .	2,000.00	2,000.00	2,100.00
City of Denver, Col., 4s, 1907, . . . .	3,000.00	2,985.00	3,030.00
" Pueblo, " 6s, 1906, . . . .	2,000.00	2,000.00	2,060.00
Borough of Bethel, Conn., water, 6s, 1908, . . . .	9,000.00	9,240.00	10,800.00
" " " 6s, 1903, . . . .	3,000.00	3,000.00	3,300.00
" Norwalk, " sewer, 4s, 1907, . . . .	10,000.00	10,000.00	10,500.00



# THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK. — CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS. — CONTINUED.				
City of Chicago, Ill.,	4s, 1921, \$	20,000.00	20,000 00	22,400.00
“ New Albany, Ind.,	5s, 1915,	5,000.00	5,000.00	5,850.00
“ Omaha, Neb., refdg.,	4s, 1918,	15,000.00	15,870.00	16,200.00
“ Dayton, Ohio, paving,	6s, 1903,	8,000.00	8,000.00	8,800.00
“ Toledo, “ park,	4s, 1942,	500.00	500 00	590.00
“ “ “ refdg.,	4s, 1917,	4,500.00	4,810.00	4,950.00
“ Portland, Oregon,	5s, 1928,	15,000.00	19,000.00	19,350.00
“ “ “ (Albina),	6s, 1910,	5,000 00	6,030 00	6,125.00
“ Newark, N. J., water,	4s, 1922,	10,000.00	10,000.00	11,400.00
Totals,	\$	128,000.00	134,435.00	143,790.00
RAILROAD BONDS.				
Chicago, Burl. & Quincy, Ia. Div.,	5s, 1919, \$	25,000.00	27,645 00	29,000.00
“ “ “ consol.,	7s, 1903,	20,000 00	21,865 00	22,800.00
Burlington & Mo. River, exempt.,	6s, 1918,	20,000 00	23,525.00	23,700.00
St. Paul, Minn. & Manitoba, Dak. Ex ,	6s, 1910,	10,000.00	11,800.00	12,300.00
“ “ “ consol.,	6s, 1933,	12,000 00	17,125 00	17,160.00
Eastern Ry. of Minn., No. Div.,	4s, 1948,	20,000.00	21,175 00	22,000.00
Chicago, Rock Island & Pacific,	6s, 1917,	10,000.00	12,100.00	13,300.00
“ “ “ “ gen.,	4s, 1988,	15,000.00	16,075.00	15 900.00
Illinois Central Western Lines,	4s, 1951,	10,000.00	10,780.00	11,400.00
Totals,	\$	142,000.00	162,090.00	167,560.00
BANK STOCKS.				
18 shares Central National, Norwalk,	\$	1,800.00	1,800.00	1,890.00
91 “ Fairfield Co. “ “		9,100.00	9,100.00	8,190.00
115 “ National Bank of “		11,500.00	11,500.00	11,500.00
85 “ City National, So. Norwalk,		8,500.00	8,500 00	12,750.00
15 “ First National, New Canaan,		1,500.00	1,275.00	1,275.00
7 “ First “ Westport,		700.00	700 00	770.00
3 “ Connecticut National, Bridgeport,		300.00	405.00	450.00
8 “ First “ Norwich,		800.00	800.00	800.00
50 “ Thames “ “		5,000 00	7,000.00	7,500.00
143 “ American Exch. National, N. York,		14,300.00	24,500.00	26,455.00
40 “ Continental “ “		4,000.00	4,000.00	5,200.00
15 “ Central “ “		1,500.00	1,500.00	2,775.00
50 “ Fourth “ “		5,000 00	5,000.00	9,250.00
30 “ Mercantile “ “		3,000 00	3,000.00	5,850.00
17 “ Merchants “ “		850.00	1,317.50	1,487.50
72 “ Merchants Ex. “ “		3,600.00	3,600.00	4,320.00

# THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK. — CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.	
BANK STOCKS.—CONTINUED.								
255	shares	Phoenix	National, N. York,	\$	5,100.00	5,100.00	5,355.00	
25	“	Southern	“	“	2,500.00	1,500.00	250.00	
187	“	Tradesmen's	“	“	7,480.00	6,279.58	2,740.00	
50	“	Nat. Bank Republic,	“		5,000.00	5,000.00	9,750.00	
Totals,					\$	91,530.00	101,877.08	119,557.50

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,531; total amount,	\$363,088.20
2	Number of depositors having \$1,000 and not over \$2,000,	223; total amount,	294,801.41
3	Number of depositors having over \$2,000 and not over \$10,000,	72; total amount,	223,818.11
4	Number of depositors having over \$10,000,	2; total amount,	21,899.27
5	Total number of depositors,	1,828; total deposits,	\$903,606.99
6	Largest amount due a single depositor,		11,836.93
7	Number of accounts opened during the past year, 300; number closed, 184; increase, 116.		
8	Amount deposited, including interest credited, during the past year,		278,497.47
9	Amount withdrawn during the past year,		188,089.36
10	Amount of increase,		90,408.11
11	Amount of income received during the past year was,		38,507.87
12	Total expenses, including salaries, during the past year, were,		3,963.58
13	State tax during the past year was,		1,903.73
14	*Dividends the past year:		
	2 per cent. paid Oct. 10, 1898; amount, \$15,404.76		
	1½ per cent. paid Apr. 10, 1899; amount, 14,107.63—		29,512.39
15	Net amount of premiums charged off the past year,		3,901.92
16	Total amount of loans of every description charged off the past year, loss on sale of real estate,		2,095.00
17	Amount of past due paper at this time is,		0
18	Amount carried to surplus, or profit and loss, during the past year, was,		0
19	Amount of assets yielding no income the past year,		9,080.80
20	Loans on real estate—are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		18,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,000.00

\* April dividend at rate of 3½% on \$2,000 and under, and 3% on excess.

THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK. —  
CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	
25	Net income from foreclosed real estate the past year, . . .	$\frac{7}{10} +$
26	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Wednesday in January,	\$144.29
27	Date of annual meeting to elect President, Treasurer, and other officers, fourth Wednesday in January.	

OFFICERS.—President, Asa B. Woodward; Treasurer, Victor S. Selleck; Directors or Trustees, Asa B. Woodward, Charles Olmstead, James G. Gregory, G. Willis White, Josiah Kellogg, J. Thornton Prowitt, Thomas S. Stout, Joseph C. Randle, Arthur C. Wheeler.

## FALLS VILLAGE SAVINGS BANK.

HENRY C. GAYLORD, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$177,535.16	Whole amount of deposits, . . .	\$609,956.98
Loans on collateral security, . . .	61,482.00	Surplus account, . . .	33,500.00
Loans on personal sec'y only, . . .	21,069.00	Interest account, less current	
United States bonds, . . .	13,600.00	expenses and taxes paid, . . .	6,742.04
Town, city, school district,			
and corporation bonds, . . .	110,900.00		
Railroad bonds, . . .	109,500.00		
Bank stocks in Connecticut, . . .	48,947.50		
Bank stocks in other States, . . .	11,200.00		
Real estate by foreclosure, . . .	48,182.29		
Banking house, . . .	12,074.86		
Premium account, . . .	21,078.75		
Cash in banks, . . .	5,482.33		
Cash in vault, . . .	9,147.13		
Total Assets, . . .	\$650,199.02	Total Liabilities, . . .	\$650,199.02

## INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.				
4 per cent. due 1907, . . . . .	\$	5,100.00	5,100.00	5,712.00
3 per cent. due 1918, . . . . .		8,500.00	8,500.00	9,180.00
Totals, . . . . .	\$	13,600.00	13,600.00	14,892.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.				
Cincinnati, Ohio, . . . . .	6s, 1909, \$	10,000.00	10,000.00	12,200.00
Columbus, " . . . . .	5s, 1913, . . . . .	10,000.00	10,000.00	11,700.00
Omaha, Neb., . . . . .	5s, 1903, . . . . .	5,200.00	5,200.00	5,460.00
" . . . . .	5s, 1904, . . . . .	5,700.00	5,700.00	6,042.00
" . . . . .	5s, 1912, . . . . .	5,000.00	5,000.00	5,750.00
Harrisburg, Pa., . . . . .	5s, 1900, . . . . .	5,000.00	5,000.00	5,000.00
St. Paul, Minn., . . . . .	4s, 1919, . . . . .	7,000.00	7,000.00	7,700.00
" . . . . .	6s, 1900, . . . . .	5,000.00	5,000.00	5,000.00
Duluth, Minn., . . . . .	4s, 1920, . . . . .	5,000.00	5,000.00	5,350.00
Aurora, Ill., . . . . .	6s, 1903, . . . . .	5,000.00	5,000.00	5,450.00
Town of Canaan, Conn., . . . . .	4s, . . . . .	18,000.00	18,000.00	18,900.00
Town of Bristol, " . . . . .	4s, 1927, . . . . .	10,000.00	10,000.00	11,000.00
Town of Plainfield, Conn., . . . . .	4s, 1923, . . . . .	4,000.00	4,000.00	4,320.00
Town of Brooklyn, " . . . . .	4s, 1923, . . . . .	2,000.00	2,000.00	2,160.00
Town of Bethel, Conn., . . . . .	4s, 1919, . . . . .	4,000.00	4,000.00	4,280.00
Center School Dist., Waterbury, . . . . .	4s, 1928, . . . . .	10,000.00	10,000.00	11,000.00
Totals, . . . . .	\$	110,900.00	110,900.00	121,312.00



## FALLS VILLAGE SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Chicago & Northwestern :—				
Madison Extension,	7s, 1911, \$	10,000.00	10,000.00	13,500.00
Northwestern Union,	7s, 1917,	10,500.00	10,500.00	15,225.00
Menominee Extension,	7s, 1911,	5,000.00	5,000.00	6,750.00
Chicago & Tomah,	6s, 1905,	10,000.00	10,000.00	11,400.00
Milwaukee & Madison,	6s, 1905,	10,000.00	10,000.00	11,400.00
Ottumwa, Cedar Falls & St. Paul,	5s, 1909,	5,000.00	5,000.00	5,700.00
C., M. & St. Paul, Mineral Point Div.,	5s, 1910,	5,000.00	5,000.00	5,600.00
Southwestern "	6s, 1909,	5,000.00	5,000.00	6,000.00
Chicago & Alton, Miss. Riv. Bridge,	6s, 1912,	5,000.00	5,000.00	6,100.00
C., R. I. & Pac., Chic. & So. West'n,	7s, 1899,	5,000.00	5,000.00	5,000.00
Delaware & Bound Brook,	7s, 1905,	5,000.00	5,000.00	6,000.00
Morris & Essex,	7s, 1914,	10,000.00	10,000.00	14,300.00
Joliet & Northern Indiana,	7s, 1907,	5,000.00	5,000.00	6,100.00
Kalamazoo & White Pigeon,	5s, 1940,	4,000.00	4,000.00	5,280.00
Chicago, St. Louis & New Orleans,	6s, 1907,	5,000.00	5,000.00	6,000.00
Cleveland & Mahoning Valley,	5s, 1938,	5,000.00	5,000.00	6,750.00
Mahoning Coal Co.,	5s, 1934,	5,000.00	5,000.00	6,750.00
Totals,	\$	109,500.00	109,500.00	137,855.00
BANK STOCKS.				
134 shares National Iron, Falls Village,	\$	13,400.00	14,557.50	14,070.00
40 " First National, Norwich,		4,000.00	4,000.00	4,000.00
89 " Second " "		8,900.00	10,940.00	8,900.00
50 " Thames " "		5,000.00	7,500.00	8,000.00
12 " Merchants " "		1,200.00	1,200.00	1,200.00
31 " American National, Hartford,		1,550.00	1,550.00	2,247.50
8 " Hartford " "		800.00	800.00	1,120.00
5 " First " "		500.00	500.00	580.00
11 " Aetna " "		1,100.00	1,100.00	1,870.00
11 " Phoenix " "		1,100.00	1,100.00	1,375.00
22 " National Exchange, " "		1,100.00	1,100.00	1,430.00
9 " Far. & Mechanics Nat., " "		900.00	900.00	1,044.00
6 " Conn. Trust & Safe Deposit Co.,		600.00	600.00	1,110.00
26 " Deep River Nat'l, Deep River,		2,600.00	2,600.00	3,016.00
10 " Waterbury National, Waterbury,		500.00	500.00	850.00
112 " Continental National, New York,		11,200.00	11,200.00	14,560.00
Totals,	\$	54,450.00	60,147.50	65,372.50

## FALLS VILLAGE SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,249; total amount,	\$261,600.17
2	Number of depositors having \$1,000 and not over \$2,000,	126; total amount,	169,601.16
3	Number of depositors having over \$2,000 and not over \$10,000,	48; total amount,	162,138.76
4	Number of depositors having over \$10,000,	1; total amount,	16,616.89
5	Total number of depositors,	1,424; total deposits,	\$609,956.98
6	Largest amount due a single depositor,		16,616.89
7	Number of accounts opened during the past year, 117; number closed, 160; decrease, 43.		
8	Amount deposited, including interest credited, during the past year,		97,845.27
9	Amount withdrawn during the past year,		102,400.84
10	Amount of decrease,		4,555.57
11	Amount of income received during the past year was,		33,452.81
12	Total expenses, including salaries, during the past year, were,		4,980.12
13	State tax during the year was,		1,267.82
14	Dividends the past year:		
	1½ per cent. paid January 1, 1899; amount, \$10,527.91		
	1½ per cent. paid July 1, 1899; amount,	10,353.03—	20,880.94
15	Net amount of premiums charged off the past year,		2,683.75
16	Total amount of loans of every description charged off the past year,		4,410.42
17	Amount of past due paper at this time is,		0
18	Amount carried to surplus, or profit and loss, during the past year was,		0
19	Amount of assets yielding no income the past year,		880.00
20	Loans on real estate—are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		5,500.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		7,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		18,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	About 1½ per cent.	
25	Net income from foreclosed real estate during the past year,		757.19
26	Date of annual meeting of Incorporators to elect Trustees or Directors, September.		
27	Date of annual meeting to elect President, Treasurer, and other officers, September.		

OFFICERS.—President, Edwin W. Spurr; Treasurer, Henry C. Gaylord; Directors or Trustees, Edwin W. Spurr, James H. Barnum, Henry C. Gaylord, Elson J. Hornbeck, J. Lee Ensign, George W. Hall, Frank M. Ölin, Edward Ward, Hezekiah Goodwin.

## FARMERS &amp; MECHANICS SAVINGS BANK, MIDDLETOWN.

FRED B. CHAFFEE, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,181,586.00	Whole amount of deposits, \$2,726,427.31	
Loans on collateral security, . . .	82,948.00	Surplus account, . . .	150,000.00
Loans on personal security only, . . . . .	16,192.00	Interest account, less current expenses and taxes paid, . . . . .	20,990.31
United States bonds, . . .	25,000.00	Profit and loss account, . . .	398.63
Town, city, school district, and corporation bonds, . . .	739,400.00	Sundry accounts, . . .	1,541.31
Railroad bonds, . . .	390,700.00		
Railroad stocks, . . .	4,000.00		
Bank stocks in Connecticut, . . .	209,300.00		
Real estate by foreclosure, . . .	83,219.26		
Bank block, . . .	50,445.62		
Sundry accounts, . . .	672.33		
Cash in banks, . . .	112,059.69		
Cash in vault, . . .	3,834.66		
Total Assets, . . .	\$2,899,357.56	Total Liabilities, . . .	\$2,899,357.56

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fives of 1904, coupon, . . . . . \$	25,000.00	25,000.00	28,000.00
RAILROAD STOCKS.			
76 shares Detroit, G. Rapids & Western pfd., . . \$	7,600.00	4,000.00	5,700.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Town of Middletown, Conn., 4s, 1900-1908, \$	72,000.00	72,000.00	74,160.00
" " " 4s, 1910, .	12,000.00	12,000.00	12,840.00
" Portland, " 3 <sup>65</sup> / <sub>100</sub> s, 1909, .	11,000.00	11,000.00	11,330.00
" " " 4s, 1905, .	30,000.00	30,000.00	31,200.00
" Middlefield, " 4s, 1900-1906, .	7,000.00	7,000.00	7,140.00
" Chatham, " 3 <sup>75</sup> / <sub>100</sub> s, 1910, .	35,000.00	35,000.00	35,700.00
City of Middletown, " 3 <sup>65</sup> / <sub>100</sub> s, 1915, .	3,000.00	3,000.00	3,150.00
" Denver, Colo., 4s, 1899-1904, .	10,000.00	10,000.00	10,000.00
" " " 5s, 1901-1906, .	5,000.00	5,000.00	5,050.00
" Pueblo, " 6s, 1904-1906, .	10,000.00	10,000.00	11,000.00
" Chicago, Ill., 4s, 1914, .	25,000.00	25,000.00	27,250.00
" Sioux City, Iowa, 4 <sup>1</sup> / <sub>2</sub> s, 1920, .	15,000.00	15,000.00	16,200.00
" Clinton, " 5s, 1907-1917, .	10,000.00	10,000.00	10,850.00
" " " 5s, 1911-1916, .	10,000.00	10,000.00	11,200.00
" Des Moines, " 4s, 1908, .	5,000.00	5,000.00	5,000.00

## FARMERS &amp; MECHANICS SAVINGS BANK, MIDDLETOWN.

— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS. — CONTINUED.							
City of	South Bend, Ind.,	5s,	1904-1914,	\$	15,000.00	15,000.00	16,650.00
"	Newport, Ky.,	7 $\frac{3}{10}$ s,	1901,		7,000.00	7,000.00	7,420.00
"	"	5s,	1911-1915,		7,000.00	7,000.00	7,910.00
"	Bath, Me.,	6s,	1902,		7,000.00	7,000.00	7,420.00
"	Springfield, Mo.,	4 $\frac{1}{2}$ s,	1905,		25,000.00	25,000.00	26,250.00
"	St. Joseph, "	6s,	1903,		10,000.00	10,000.00	10,800.00
"	Kansas City, "	4 $\frac{1}{2}$ s,	1915,		15,000.00	15,000.00	17,100.00
"	Duluth, Minn.,	4s,	1920,		17,000.00	17,000.00	17,170.00
"	"	6s,	1901,		5,000.00	5,000.00	5,150.00
"	"	6s,	1911,		13,000.00	13,000.00	14,950.00
"	St. Paul, "	5s,	1909,		10,000.00	10,000.00	11,400.00
"	"	5s,	1915,		5,000.00	5,000.00	6,000.00
"	Muskegon, Mich.,	5s,	1905-1918,		10,000.00	10,000.00	11,000.00
"	"	5s,	1919-1923,		10,000.00	10,000.00	12,000.00
"	Omaha, Neb.,	5s,	1900,		6,000.00	6,000.00	6,060.00
"	"	5s,	1902,		5,000.00	5,000.00	5,200.00
"	"	5s,	1912,		25,000.00	25,000.00	28,750.00
"	"	4 $\frac{1}{2}$ s,	1901-1907,		15,000.00	15,000.00	15,600.00
"	"	4s,	1918,		5,000.00	5,000.00	5,300.00
"	Paterson, N. J.,	4 $\frac{1}{2}$ s,	1903,		10,000.00	10,000.00	10,400.00
"	Youngstown, Ohio,	6s,	1900-1903,		6,500.00	6,500.00	6,760.00
"	Dayton, "	4s,	1905,		7,000.00	7,000.00	7,210.00
"	"	5s,	1907,		10,000.00	10,000.00	11,000.00
"	Toledo, "	7 $\frac{3}{10}$ s,	1900,		5,000.00	5,000.00	5,100.00
"	"	4 $\frac{1}{2}$ s,	1900,		15,000.00	15,000.00	15,150.00
"	"	4 $\frac{1}{2}$ s,	1903,		10,000.00	10,000.00	10,350.00
"	"	4 $\frac{1}{2}$ s,	1912,		5,000.00	5,000.00	5,600.00
"	"	4 $\frac{1}{2}$ s,	1914,		10,000.00	10,000.00	10,900.00
"	"	4s,	1942,		5,000.00	5,000.00	5,750.00
"	Columbus, "	4 $\frac{1}{2}$ s,	1906,		18,500.00	18,500.00	19,425.00
"	"	4 $\frac{1}{2}$ s,	1902,		15,000.00	15,000.00	15,375.00
"	"	5s,	1907,		10,000.00	10,000.00	11,000.00
"	"	5s,	1910,		15,000.00	15,000.00	17,250.00
"	Zanesville, "	6s,	1900-1902,		16,400.00	16,400.00	16,892.00
"	Portland, Ore.,	5s,	1920,		20,000.00	20,000.00	24,000.00
"	"	5s,	1923,		10,000.00	10,000.00	12,200.00
"	McKeesport, Pa.,	4 $\frac{1}{2}$ s,	1910-1920,		5,000.00	5,000.00	5,400.00
"	Milwaukee, Wis.,	7s,	1901,		9,000.00	9,000.00	9,540.00
"	Sheboygan, "	6s,	1900-1902,		5,000.00	5,000.00	5,100.00
"	"	4 $\frac{1}{2}$ s,	1911,		15,000.00	15,000.00	16,200.00
"	La Crosse, "	5s,	1899-1909,		10,000.00	10,000.00	10,000.00
"	"	5s,	1905-1915,		20,000.00	20,000.00	21,400.00
"	Tacoma, Wash.,	5s,	1915,		15,000.00	15,000.00	15,300.00
Totals,					\$ 739,400.00	739,400.00	791,502.00



# FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN. — CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Baltimore & Cumberland Valley, 6s, 1931, . \$	10,000.00	10,000.00	12,000.00
Buffalo & Susquehanna, 5s, 1913, .	56,000.00	56,000.00	59,360.00
Chicago, Milwaukee & St. Paul :—			
Chicago & Lake Superior div., 5s, 1921, .	5,000.00	5,000.00	6,000.00
Dubuque " 6s, 1920, .	15,000.00	15,000.00	20,250.00
La Crosse & Davenport, " 5s, 1919, .	21,000.00	21,000.00	25,200.00
Mineral Point " 5s, 1910, .	25,000.00	25,000.00	28,000.00
Southwestern " 6s, 1909, .	10,000.00	10,000.00	12,000.00
Chicago, Burlington & Quincy :—			
Bur. & Missouri Riv. div., 6s, 1918, .	10,200.00	10,200.00	12,342.00
Iowa " 4s, 1919, .	10,000.00	10,000.00	10,600.00
" " " 5s, 1919, .	24,000.00	24,000.00	27,840.00
Chicago & Northwestern :—			
Cedar Rap. & Mo. Riv. div., 7s, 1916, .	10,000.00	10,000.00	14,000.00
Des Moines & Minn. " 7s, 1907, .	10,000.00	10,000.00	12,000.00
Detroit, G. Rapids & Western, 4s, 1916, .	11,000.00	11,000.00	10,450.00
Eastern of Minnesota :—			
Northern division, 4s, 1918, .	50,000.00	50,000.00	56,500.00
Fonda, Johnstown & Gloversv., 7s, 1900, .	8,500.00	8,500.00	8,670.00
St. Paul, Minn. & Manitoba, 6s, 1910, .	30,000.00	30,000.00	36,600.00
Sunbury, Haz'lt'n & W. Barre, 5s, 1928, .	30,000.00	30,000.00	32,700.00
Skaneateles, 5s, 1914-1923, .	10,000.00	10,000.00	11,700.00
Terre Haute & Indianapolis, 5s, 1925, .	25,000.00	25,000.00	29,250.00
Tuscarora Valley, 5s, 1917, .	20,000.00	20,000.00	22,400.00
Totals, . . . . . \$	390,700.00	390,700.00	447,862.00
NATIONAL BANK STOCKS.			
154 shares Middlesex Co., Middletown, Conn., \$	15,400.00	15,400.00	15,708.00
372 " Central, " " "	27,900.00	27,900.00	33,480.00
532 " Middletown, " " "	39,900.00	39,900.00	55,328.00
303 " First, " " "	30,300.00	30,300.00	32,269.50
20 " " Wallingford, " " "	2,000.00	2,000.00	2,540.00
129 " " Portland, " " "	12,900.00	12,900.00	13,287.00
100 " " Meriden, " " "	10,000.00	10,000.00	20,000.00
51 " Meriden, " " "	5,100.00	5,100.00	5,202.00
120 " Home, " " "	12,000.00	12,000.00	14,400.00
120 " First, Norwich, " " "	12,000.00	12,000.00	12,000.00
120 " Second, " " "	12,000.00	12,000.00	11,400.00
111 " Thames, " " "	11,100.00	11,100.00	17,205.00
100 " New Britain, New Britain, " " "	10,000.00	10,000.00	16,500.00
5 " Deep River, Deep River, " " "	500.00	500.00	575.00
30 " Commerce, New London, " " "	3,000.00	3,000.00	4,050.00
32 " New England, E. Haddam, " " "	3,200.00	3,200.00	3,200.00
20 " Danbury, Danbury, " " "	2,000.00	2,000.00	2,000.00
Totals, . . . . . \$	209,300.00	209,300.00	259,144.50

## FARMERS &amp; MECHANICS SAVINGS BANK, MIDDLETOWN.

— CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,826 ; total amount,	\$856,979.65
2	Number of depositors having \$1,000 and not over \$2,000,	473 ; total amount,	649,700.09
3	Number of depositors having over \$2,000 and not over \$10,000,	321 ; total amount,	1,219,747.57
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	4,620 ; total deposits,	\$2,726,427.31
6	Largest amount due a single depositor,		10,000.00
7	Number of accounts opened during the past year, 666 ; number closed, 434 ; increase, 232.		
8	Amount deposited, including interest credited, during the past year,		491,517.82
9	Amount withdrawn during the past year,		358,885.72
10	Amount of increase,		132,632.10
11	Amount of income received during the past year was,		137,602.40
12	Total expenses, including salaries, during the past year, were,		8,199.03
13	State tax during the past year was,		5,587.41
14	Dividends the past year :		
	2 per cent. paid Feb. 1, 1899 ; amount,	\$50,885.38	
	2 per cent. paid Aug. 1, 1899 ; amount,	52,602.71—	103,488.09
15	Net amount of premiums charged off the past year,		17,353.65
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is,		0
18	Amount carried to surplus, or profit and loss, during the past year, was,		17,500.00
19	Amount of assets yielding no income the past year,		17,960.00
20	Loans on real estate — are they all first mortgages ?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		30,000 00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		7,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		14,498.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		About 3%
25	Net income from foreclosed real estate during the past year,		2 377.63
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in July.		

OFFICERS.— President, Samuel T. Camp ; Treasurer, Fred B. Chaffee ; Directors or Trustees, Leonard Bailey, M.D., Arthur B. Calef, Samuel T. Camp, E. Bound Chaffee, F. J. Chaffee, D. H. Chase, LL.D., Daniel B. Coe, Edward S. Coe, O. Vincent Coffin, Aug. H. Conklin, John M. Douglas, Jas. K. Guy, George T. Meech, Henry G. Newton, Hezekiah Scovil, Samuel Stearns, Wm. W. Wilcox.

## FARMINGTON SAVINGS BANK.

JULIUS GAY, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$2,649,200.00	Whole amount of deposits, \$3,861,658.60	
Loans on collateral sec'y, . . .	5,000.00	Surplus account, . . .	130,000.00
Town, city, and borough notes and orders, . . .	47,900.00	Interest account, less current expenses and taxes paid, . . .	113,866.54
School district notes and orders, . . .	2,600.00		
Town, city, school district, and corporation bonds, . . .	310,000.00		
Railroad bonds, . . .	720,000.00		
Bank stocks in Connecticut, . . .	152,140.00		
Bank stocks in other States, . . .	35,000.00		
Real estate by foreclosure, . . .	112,280.00		
Banking house, . . .	12,000.00		
Cash in banks, . . .	44,483.52		
Cash in vault, . . .	14,921.62		
Total Assets, . . .	\$4,105,525.14	Total Liabilities, . . .	\$4,105,525.14

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Farmington Town notes, . . .	\$ 47,000.00	47,000.00	47,000.00
“ Sanitary Sewer District notes, . . .	500.00	500.00	500.00
“ Fire District notes, . . .	400.00	400.00	400.00
Total, . . . . .	\$ 47,900.00	47,900.00	47,900.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Avon Sixth School District notes, . . .	\$ 600.00	600.00	600.00
Farmington Center School District notes, . . .	2,000.00	2,000.00	2,000.00
Total, . . . . .	\$ 2,600.00	2,600.00	2,600.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Bristol, Conn., Borough, . . . 4s, 1910, \$	10,000.00	10,000.00	10,800.00
“ “ “ “ 4s, 1915, . . .	10,000.00	10,000.00	11,200.00
Norwalk, Conn., City, . . . 4s, 1935, . . .	20,000.00	20,000.00	23,800.00

## FARMINGTON SAVINGS BANK.—CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
So. Norwalk, Conn., City,	6s, 1905, \$	10,000.00	10,000.00	11,600.00
Stamford, " Town,	4s, 1927,	40,000.00	40,000.00	46,600.00
Fort Wayne, Ind., City,	4½s, 1913,	10,000.00	10,000.00	11,600.00
New Albany, " "	5s, 1915,	10,000.00	10,000.00	12,400.00
Bath, Me., " "	6s, 1902,	10,000.00	10,000.00	10,700.00
Boston, Mass., " "	4s, 1919,	30,000.00	30,000.00	34,500.00
" " " "	5s, 1906,	20,000.00	20,000.00	22,600.00
Newark, N. J., " "	6s, 1909,	20,000.00	20,000.00	24,800.00
Paterson, " " "	5s, 1905,	10,000.00	10,000.00	11,000.00
" " " "	5s, 1906,	10,000.00	10,000.00	11,100.00
Toledo, Ohio, " "	4½s, 1912,	10,000.00	10,000.00	11,600.00
" " " "	5s, 1913,	10,000.00	10,000.00	12,200.00
Pittsburgh, Penn., " "	4s, 1907,	10,000.00	10,000.00	10,500.00
Scranton, " " "	4½s, 1909,	20,000.00	20,000.00	22,400.00
Providence, R. I., " "	5s, 1906,	30,000.00	30,000.00	33,600.00
Milwaukee, Wis., " "	5s, 1904,	10,000.00	10,000.00	10,900.00
" " " "	5s, 1905,	10,000.00	10,000.00	11,100.00
Totals,	\$	310,000.00	310,000.00	355,000.00
RAILROAD BONDS.				
Albany & Susquehanna,	6s, 1906, \$	30,000.00	30,000.00	34,800.00
Baltimore & Cumberland Valley Ex.,	6s, 1931,	10,000.00	10,000.00	12,000.00
Buffalo, New York & Erie,	7s, 1916,	30,000.00	30,000.00	42,800.00
Chic., Bur. & Quincy, Neb. Ex.,	4s, 1927,	30,000.00	30,000.00	33,300.00
" Mil. & St. Paul (S. W. Div.),	6s, 1909,	30,000.00	30,000.00	36,000.00
" & Northwestern,	7s, 1915,	20,000.00	20,000.00	29,000.00
" Rock Island & Pacific,	6s, 1917,	40,000.00	40,000.00	54,000.00
" " " "	4s, 1988,	100,000.00	100,000.00	106,300.00
" & Southwestern,	7s, 1899,	20,000.00	20,000.00	20,000.00
" & Tomah,	6s, 1905,	40,000.00	40,000.00	46,000.00
Cleveland & Mahoning Valley,	5s, 1938,	20,000.00	20,000.00	26,800.00
Delaware & Bound Brook,	7s, 1905,	20,000.00	20,000.00	23,400.00
Delaware & Hudson Canal Co.,	7s, 1917,	10,000.00	10,000.00	15,000.00
Eastern Railway of Minnesota,	5s, 1908,	50,000.00	50,000.00	55,200.00
Greene,	7s, 1902,	10,000.00	10,000.00	11,000.00
Illinois Central (Springfield Div.),	3½s, 1951,	40,000.00	40,000.00	42,000.00
McKeesport & Belle Vernon,	6s, 1918,	10,000.00	10,000.00	13,000.00
Milwaukee & Madison,	6s, 1905,	10,000.00	10,000.00	11,300.00
" & St. Paul,	7s, 1903,	20,000.00	20,000.00	27,400.00
Morris & Essex,	7s, 1914,	10,000.00	10,000.00	14,300.00
New York Central & Hudson Riv.,	7s, 1903,	30,000.00	30,000.00	33,000.00
" Lackawanna & Western,	6s, 1921,	10,000.00	10,000.00	14,000.00
Northwestern Union,	7s, 1917,	70,000.00	70,000.00	101,500.00
Pittsburgh, Ft. Wayne & Chicago,	7s, 1912,	10,000.00	10,000.00	13,800.00



## FARMINGTON SAVINGS BANK.—CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Rome, Watertown & Ogdensburg,	6s,	1910,	\$	10,000.00	10,000.00	12,500.00
Terre Haute & Indianapolis,	5s,	1925,		40,000.00	40,000.00	42,000.00
Totals,			\$	720,000.00	720,000.00	870,400.00
BANK STOCKS.						
100 shares	Charter Oak National,	Hartford,	\$	10,000.00	10,000.00	9,000.00
100 "	Farmers & Mechan. Nat'l,	"		10,000.00	10,000.00	11,200.00
150 "	National Exchange,	"		7,500.00	7,500.00	9,300.00
10 "	Hartford National,	"		1,000.00	1,000.00	1,370.00
87 "	State Bank,	"		8,700.00	8,700.00	10,440.00
40 "	Mercantile National,	"		540.00	540.00	540.00
50 "	Ætna	"		5,000.00	5,000.00	8,250.00
200 "	First	"		20,000.00	20,000.00	22,400.00
70 "	American	"		3,500.00	3,500.00	4,900.00
28 "	Phoenix	"		2,800.00	2,800.00	3,480.00
50 "	Hartford Trust Co.,	"		5,000.00	5,000.00	7,700.00
120 "	National New Haven, New Haven,	"		12,000.00	12,000.00	21,840.00
42 "	Merchants National,	"		2,100.00	2,100.00	2,310.00
50 "	Meriden	Meriden,		5,000.00	5,000.00	5,100.00
160 "	Home	"		16,000.00	16,000.00	18,000.00
80 "	First	"		8,000.00	8,000.00	10,400.00
50 "	New Britain,	New Britain,		5,000.00	5,000.00	7,750.00
100 "	Mechanics	"		10,000.00	10,000.00	10,500.00
100 "	National Bank of Norwalk, Norwalk,	"		10,000.00	10,000.00	10,000.00
100 "	First National, Litchfield,	"		10,000.00	10,000.00	6,000.00
200 "	Merchants National, New York,	"		10,000.00	10,000.00	17,500.00
50 "	Nat'l Bank of Commerce, New York,	"		5,000.00	5,000.00	12,500.00
200 "	American Exchange Nat'l,	"		20,000.00	20,000.00	36,400.00
Totals,			\$	187,140.00	187,140.00	246,880.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,515; total amount,	\$927,244.24
2	Number of depositors having \$1,000 and not over \$2,000,	840; total amount,	1,117,299.13
3	Number of depositors having over \$2,000 and not over \$10,000,	491; total amount,	1,817,115.23
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,846; total deposits,	\$3,861,658.60

## FARMINGTON SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor,	\$9,000.00
7	Number of accounts opened during the past year, 502; number closed, 278; increase, 224.	
8	Amount deposited, including interest credited, during the past year,	647,978.10
9	Amount withdrawn during the past year, . . . . .	398,563.71
10	Amount of increase, . . . . .	249,414.39
11	Amount of income received during the past year was, . . . . .	202,783.17
12	Total expenses, including salaries, during the past year, were, . . . . .	9,322.39
13	State tax during the past year was, . . . . .	8,894.06
14	Dividends the past year :	
	2 per cent. paid Jan. 1, 1899; amount, . . . . . \$71,123.23	
	2 per cent. paid July 1, 1899; amount, . . . . . 73,939.91—	145,063.14
15	Net amount of premiums charged off the past year, . . . . .	37,464.50
16	Total amount of loans of every description charged off the past year, . . . . .	235.00
17	Amount of past due paper at this time is, . . . . .	0
18	Amount carried to surplus, or profit and loss, during the past year was, . . . . .	10,000.00
19	Amount of assets yielding no income the past year, . . . . .	22,000.00
20	Loans on real estate—are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	70,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	5,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	$\frac{87}{1000}$ of 1%.
25	Net income from foreclosed real estate during the past year. . . . .	98.03
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in January.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in January.	

OFFICERS.— President, Franklin Wheeler ; Treasurer, Julius Gay ; Directors or Trustees, Franklin Wheeler, Chauncey Deming, Henry W. Barbour, Erastus Gay, Julius Gay, Newton Hart, Edward H. Deming, Danford N. Barney, Timothy H. Root.

## FREESTONE SAVINGS BANK, PORTLAND.

JOHN H. SAGE, Treasurer.

INCORPORATED, 1865.

## STATEMENT, OCTOBER 1, 1897.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$126,530.00	Whole amount of deposits, . . .	\$464,783.56
Loans on collateral security, . . .	47,215.65	Surplus account, . . .	23,000.00
Loans on personal sec'y only, . . .	27,420.02	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	5,500.00	paid, . . .	1,353.66
Town, city, school district,		Profit and loss account, . . .	8,200.75
and corporation bonds, . . .	113,350.00		
Railroad bonds, . . .	95,000.00		
Bank stocks in Connecticut, . . .	51,725.00		
Bank stocks in other states, . . .	9,100.00		
Real estate by foreclosure, . . .	4,600.00		
Insurance and taxes ad-			
vanced on real estate			
mortgaged, . . .	67.25		
Premium account, . . .	5,700.00		
Cash in banks, . . .	11,130.05		
Total Assets, . . .	\$497,337.97	Total Liabilities, . . .	\$497,337.97

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Portland, . . . . . \$	5,500.00	5,500.00	5,500.00
TOWN, CITY, SCHOOL DISTRICT AND CORPORA- TION BONDS.			
City of Oakland, Cal., . . . 5s, 1907, \$	1,250.00	1,250.00	1,325.00
" Pueblo, Col., . . . 6s, 1904, . . .	1,000.00	1,000.00	1,080.00
" Middletown, Conn., . . . 3 <sup>5</sup> / <sub>100</sub> s, 1915, . . .	4,000.00	4,000.00	4,040.00
Town of Portland, " . . . 4s, 1905, . . .	16,000.00	16,000.00	16,480.00
" " " . . . 3 <sup>1</sup> / <sub>2</sub> s, 1919, . . .	24,000.00	24,000.00	24,720.00
City of Sioux City, Iowa, . . . 4 <sup>1</sup> / <sub>2</sub> s, 1920, . . .	10,000.00	10,000.00	10,600.00
" Louisville, Ky., . . . 7s, 1901, . . .	4,000.00	4,000.00	4,280.00
" " " . . . 4s, 1923, . . .	4,000.00	4,000.00	4,560.00
" Duluth, Minn., . . . 5s, 1923, . . .	10,000.00	10,000.00	11,700.00
" St. Paul, " . . . 4s, 1906, . . .	5,000.00	5,000.00	5,200.00
" " " . . . 4 <sup>1</sup> / <sub>2</sub> s, 1918, . . .	1,000.00	1,000.00	1,170.00
" Omaha, Neb., . . . 5s, 1901, . . .	1,100.00	1,100.00	1,122.00
" " " . . . 5s, 1903, . . .	5,000.00	5,000.00	5,250.00
" " " . . . 5s, 1905, . . .	1,500.00	1,500.00	1,620.00

## FREESTONE SAVINGS BANK, PORTLAND.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.						
City of Camden, N. J.,	4½s,	1922,	\$	5,000.00	5,000.00	6,000.00
“ Columbus, Ohio,	4½s,	1905,		1,000.00	1,000.00	1,060.00
“ “ “	4½s,	1907,		3,000.00	3,000.00	3,240.00
“ “ “	4s,	1909,		1,000.00	1,000.00	1,060.00
“ Toledo, “	5s,	1903,		6,000.00	6,000.00	6,360.00
“ Portland, Oregon,	5s,	1923,		7,000.00	7,000.00	8,330.00
“ Superior, Wis.,	5s,	1908,		1,500.00	1,500.00	1,620.00
“ “ “	6s,	1910,		1,000.00	1,000.00	1,200.00
Totals,			\$	113,350.00	113,350.00	122,017.00
RAILROAD BONDS.						
Baltimore & Ohio:—						
Central Ohio,	4½s,	1930,	\$	5,000.00	5,000.00	5,400.00
Chicago, Milwaukee & St. Paul:—						
Mineral Point Division,	5s,	1910,		5,000.00	5,000.00	5,500.00
Lake Superior Division,	5s,	1921,		4,000.00	4,000.00	4,800.00
Chicago & Northwestern:—						
Chicago & Tomah,	6s,	1905,		10,000.00	10,000.00	11,100.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		8,000.00	8,000.00	8,800.00
Mil., L. Shore & W., Ashland Division,	6s,	1925,		5,000.00	5,000.00	7,000.00
Chic., Rock Island & Pacific,	4s,	1988,		5,000.00	5,000.00	5,300.00
Del., Lack. & Western:—						
N. Y., Lack. & Western,	6s,	1921,		10,000.00	10,000.00	13,500.00
Warren,	7s,	1900,		3,000.00	3,000.00	3,090.00
Illinois Central:—						
Middle Division,	5s,	1921,		4,000.00	4,000.00	4,880.00
Springfield Division,	3½s,	1951,		12,000.00	12,000.00	12,360.00
Western Division,	4s,	1951,		5,000.00	5,000.00	5,550.00
N. Y. Central & Hudson River:—						
Joliet & No. Indiana,	7s,	1907,		6,000.00	6,000.00	7,200.00
Oswego & Rome,	7s,	1915,		1,000.00	1,000.00	1,130.00
St. Paul, Minn. & Manitoba,	6s,	1909,		5,000.00	5,000.00	6,000.00
“ “ “	4½s,	1933,		5,000.00	5,000.00	5,750.00
Union Pacific,	4s,	1947,		2,000.00	2,000.00	2,080.00
Totals,			\$	95,000.00	95,000.00	109,440.00
BANK STOCKS.						
2 shares Danbury National, Danbury,			\$	200.00	200.00	200.00
13 “ Deep River “ Deep River,				1,300.00	1,300.00	1,456.00
3 “ National N. England, E. Haddam,				300.00	300.00	300.00
10 “ Aetna National, Hartford,				1,000.00	1,000.00	1,650.00
12 “ City, “				1,200.00	1,200.00	1,344.00
38 “ Hartford Trust Co., “				3,800.00	3,800.00	5,890.00



## FREESTONE SAVINGS BANK, PORTLAND.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
13 shares	Hartford National, Hartford,	\$ 1,300.00	1,300.00	1,820.00
10 "	National Exchange, "	500 00	500.00	620.00
5 "	United States, "	500.00	500.00	1,850.00
12 "	Meriden National, Meriden,	1,200.00	1,200.00	1,236.00
34 "	Central " Middletown,	2,550.00	2,550.00	2,788.00
40 "	First " "	4,000.00	4,000.00	4,200.00
15 "	Middlesex Co. " "	1,500.00	1,500.00	1,530.00
83 "	Middletown " "	6,225.00	6,225.00	8,632.00
4 "	Second " New Haven,	400 00	400.00	720.00
5 "	Fairfield Co. " Norwalk,	500.00	500 00	500.00
5 "	National, " "	500 00	500.00	500.00
4 "	First National, Norwich,	400 00	400.00	400.00
15 "	Thames " "	1,500.00	1,500.00	2,325.00
200 "	First " Portland,	20,000.00	20,000.00	20,400.00
15 "	Southington " Southington,	1,500.00	1,500.00	1,680.00
12 "	Southport, " Southport,	1,200.00	1,200.00	2,400.00
3 "	Waterbury " Waterbury,	150.00	150.00	240.00
2 "	Bank State New York, New York,	200.00	200.00	250.00
5 "	Central National, " "	500.00	500.00	925.00
12 "	Fourth " "	1,200.00	1,200.00	2,280.00
1 "	Nat. Bank Commerce, " "	100.00	100.00	270.00
10 "	" " No. America, " "	1,000.00	700.00	2,000.00
60 "	" " Shoe & Leather, " "	6,000 00	6,000.00	6,300.00
20 "	Phoenix National, " "	400.00	400.00	460.00
Totals,		\$ 61,125.00	60,825.00	75,166.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,202; total amount,	\$185,728.43
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	69; total amount,	94,516.33
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	46; total amount,	160,397.94
4	Number of depositors having over \$10,000,	2; total amount,	24,140.86
5	Total number of depositors, . . . . .	1,319; total deposits,	\$464,783.56
6	Largest amount due a single depositor, . . . . .		13,228.66
7	Number of accounts opened during the past year, 164; number closed, 110; increase, 54.		
8	Amount deposited, including interest credited, during the past year, . . . . .		103,366.29
9	Amount withdrawn during the past year, . . . . .		66,891.90
10	Amount of increase, . . . . .		36,474.39
11	Amount of income received during the part year was, . . . . .		23,923.95
12	Total expenses, including salaries, during the past year were, . . . . .		2,482.13
13	State tax during the past year was, . . . . .		845.18

## FREESTONE SAVINGS BANK, PORTLAND. -- CONTINUED.

## MISCELLANEOUS.—CONTINUED.

14	Dividends the past year:		
	2 per cent. paid Feb. 1, 1899; amount,	\$8,359.02	
	2 per cent. paid Aug. 1, 1899; amount,	8,654.44—	\$17,013.46
15	Net amount of premiums charged off the past year,		2,475.00
16	Total amount of loans of every description charged off the past year,		None.
17	Amount of past due paper at this time is,		None.
18	Amount carried to surplus, or profit and loss, during the past year was,		500.00
19	Amount of assets yielding no income the past year,		12,944.00
20	Loans on real estate—are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		10,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		6,400.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		7,400.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, about,	3½ per cent.	
25	Net income from foreclosed real estate during the past year,		148.15
26	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, first Monday in July.		

OFFICERS.—President, F. Gildersleeve; Treasurer, Jno. H. Sage; Directors or Trustees, Hobart Davis, E. I. Bell, C. A. Sears, Chas. H. Edwards, Frederick De Peyster, A. N. Shepard, F. Gildersleeve, Nelson Shepard, Jno. H. Sage.

## GREENWICH SAVINGS BANK.

CHARLES E. MERRITT, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$168,162.70	Whole amount of deposits, . . .	\$263,508.23
Loans on collateral sec'y, . .	10,166.59	Surplus account, . . .	10,843.06
Loans on personal sec'y only, .	13,441.10	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	33,500.00	paid, . . . . .	8,591.33
Bank stocks in Connecticut, .	2,589.00		
Real estate by foreclosure, .	14,263.85		
Revenue stamps, . . .	558.39		
Insurance and taxes ad-			
vanced on real estate mort-			
gaged, . . . . .	21.07		
Cash in bank, . . . . .	38,505.58		
Cash in vault, . . . . .	1,734.34		
Total Assets, . . . . .	\$282,942.62	Total Liabilities, . . . . .	\$282,942.62

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Greenwich notes, . . . . .	\$ 17,000.00	17,000.00	17,000.00
Borough of Greenwich notes, . . . . .	16,500.00	16,500.00	16,500.00
Totals, . . . . .	\$ 33,500.00	33,500.00	33,500.00
BANK STOCKS.			
50 shares Stamford National, . . . . .	\$ 1,500.00	2,589.00	2,700.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	880; total amount,	\$127,479.90
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	63; total amount,	83,888.33
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	19; total amount,	52,140.00
4	Number of depositors having over \$10,000, . . . . .	0; total amount,	0
5	Total number of depositors, . . . . .	962; total deposits,	\$263,508.23
6	Largest amount due a single depositor, . . . . .		4,726.14

## GREENWICH SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

7	Number of accounts opened during the past year, 227; number closed, 144; increase, 83.	
8	Amount deposited, including interest credited, during the past year,	\$155,441.06
9	Amount withdrawn during the past year,	105,177 15
10	Amount of increase,	50,263.91
11	Amount of income received during the past year was,	11,193.18
12	Total expenses, including salaries, during the past year were,	1,980 47
13	State tax during the past year was,	391.44
14	*Dividends the past year:	
	2 per cent. paid Jan. 1, 1899; amount, \$3,929.54	
	2 per cent. paid July 1, 1899; amount, 4,242.68—	8,172.22
15	Net amount of premiums charged off the past year,	0
16	Total amount of loans of every description charged off the past year,	0
17	Amount of past due paper at this time is,	485.00
18	Amount carried to surplus or profit and loss during the past year was,	301.94
19	Amount of assets yielding no income the past year,	337.24
20	Loans on real estate—are they all first mortgages?	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	16,100.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	2,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	5,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	About 5%.
25	Net income on foreclosed real estate during the past year,	737.13
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July 6, 1899.	
27	Date of annual meeting to elect President, Treasurer, and other officers, July 6, 1899.	

OFFICERS.—President, Robert M. Bruce; First Vice-President, John Dayton; Second Vice-President, Willis H. Wilcox; Treasurer, Charles E. Merritt; Directors or Trustees, Thomas Rich, Benjamin Wright, George H. Dayton, Elbert A. Selleck, Charles E. Wilson, Henry Webb, Erwin Edwards, Amos M. Brush, Fred A. Hubbard, James R. Mead, Amos W. Avery, Atwood Slater, Samuel Allen.

\* January, 1899, dividend on excess of \$2,000, three per cent. per annum.



## GROTON SAVINGS BANK, MYSTIC.

A. H. SIMMONS, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$362,021.00	Whole amount of deposits, \$865,112.62	
Town, city, school district, and corporation bonds, . .	200,000.00	Surplus account, . . .	43,434.36
Railroad bonds, . . .	255,000.00		
Bank stocks in Connecticut, . .	7,000.00		
Bank stocks in other States, . .	29,300.00		
Real estate by foreclosure, . .	39,652.95		
Cash in banks, . . .	15,573 03		
Total Assets, . . .	\$908,546.98	Total Liabilities, . . .	\$908,546.98

## INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.						
Town of Groton, Conn.,	4s,	1908,	\$	20,000.00	20,000.00	20,000.00
City of Cincinnati,	7s,	1908,	.	5,000.00	5,000.00	6,500.00
" " "	6s,	1909,	.	15,000.00	15,000.00	18,750.00
" St. Paul,	5s,	1915,	.	10,000.00	10,000.00	12,000.00
" Indianapolis,	5s,	1911,	.	10,000.00	10,000.00	11,600.00
" Newark,	7s,	1905,	.	10,000.00	10,000.00	12,100.00
" " "	4s,	1922,	.	10,000.00	10,000.00	11,300.00
" Paterson,	5s,	1907,	.	5,000.00	5,000.00	5,500.00
" " "	5s,	1914,	.	10,000.00	10,000.00	11,700.00
" " "	5s,	1920,	.	5,000.00	5,000.00	6,100.00
" Camden,	4½s,	1923,	.	10,000.00	10,000.00	12,000.00
" " "	4s,	1926,	.	10,000.00	10,000.00	11,200.00
" Omaha,	5s,	1912,	.	15,000.00	15,000.00	16,950.00
" Duluth,	6s,	1911,	.	5,000.00	5,000.00	5,750.00
" Aurora,	6s,	1903,	.	5,000.00	5,000.00	5,250.00
" " "	6s,	1902,	.	5,000.00	5,000.00	5,200.00
" Fort Wayne,	6s,	1914,	.	5,000.00	5,000.00	6,500.00
" Joliet,	4½s,	1910,	.	5,000.00	5,000.00	5,500.00
" Muncie,	5½s,	1915,	.	5,000.00	5,000.00	6,000.00
" St. Joseph,	6s,	1903,	.	5,000.00	5,000.00	5,350.00
" Springfield, O.,	5s,	1918,	.	5,000.00	5,000.00	6,100.00
" Racine,	5s,	1916,	.	5,000.00	5,000.00	6,000.00
" Pawtucket,	4s,	1934,	.	5,000.00	5,000.00	5,500.00
" South Bend,	6s,	1908,	.	5,000.00	5,000.00	5,800.00
" Pueblo,	4½s,	1914,	.	10,000.00	10,000.00	11,000.00
Totals, . . . . .			\$	200,000.00	200,000.00	229,650.00



## GROTON SAVINGS BANK, MYSTIC.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,597; total amount,	\$357,117.94
2	Number of depositors having \$1,000 and not over \$2,000,	139; total amount,	188,072.77
3	Number of depositors having over \$2,000 and not over \$10,000,	98; total amount,	308,041.05
4	Number of depositors having over \$10,000,	1; total amount,	11,880.86
5	Total number of depositors,	1,835; total deposits,	\$865,112.62
6	Largest amount due a single depositor,		11,880.86
7	Number of accounts opened during the past year, 182; number closed, 126; increase, 56.		
8	Amount deposited, including interest credited, during the past year,		133,109.74
9	Amount withdrawn during the past year,		92,901.98
10	Amount of increase,		40,207.76
11	Amount of income received during the past year was,		50,499.82
12	Total expenses, including salaries, during the past year were,		1,946.10
13	State tax during the past year was,		1,825.84
14	Dividends the past year:		
	2 per cent. paid April, 1899; amount, \$15,975.06		
	2 per cent. paid Oct., 1899; amount, 16,443.09—		32,418.15
15	Net amount of premiums charged off the past year,		6,418.75
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is,		0
18	Amount carried to surplus or profit and loss during the past year was,		6,780.67
19	Amount of assets yielding no income the past year,		21,347.65
20	Loans on real estate—are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		23,200.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		3%
25	Net income from foreclosed real estate during the past year,		1,274.46
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.—President, Henry B. Noyes; Vice-President, Lemuel Clift; Treasurer, A. H. Simmons; Directors or Trustees, Lemuel Clift, A. H. Simmons, J. O. Fish, W. E. Wheeler, J. A. Rathbun, B. L. Holmes.

## GUILFORD SAVINGS BANK.

CHAS. GRISWOLD, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$120,730.00	Whole amount of deposits, . . .	\$208,500.32
Loans on collateral security, . . .	4,360.00	Surplus account, . . .	10,000.00
Loans on personal security only, . . .	2,805.00	Interest account, less current expenses and taxes paid, . . .	2,687.87
Town, city, and borough notes and orders, . . .	9,230.00	Profit and loss account, . . .	1,195.71
Town, city, school district, and corporation bonds, . . .	22,500.00	Rent account, . . .	29.00
Railroad bonds, . . .	17,500.00		
Bank stocks in Connecticut, . . .	27,665.00		
Real estate, . . .	1,105.00		
Cash in banks, . . .	13,504.09		
Cash in vault, . . .	3,013.31		
Total Assets, . . .	\$222,412.40	Total Liabilities, . . .	\$222,412.40

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Guilford, . . . . . \$	4,000.00	4,000.00	4,000.00
Borough of " . . . . .	5,230.00	5,230.00	5,230.00
Totals, . . . . . \$	9,230.00	9,230.00	9,230.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Duluth, Minn., 4s, 1920, \$	4,000.00	4,000.00	4,320.00
" Cincinnati, Ohio, 7s, 1904, . . .	3,000.00	3,000.00	3,480.00
" Portland, Ore., 5s, 1923, . . .	5,000.00	5,000.00	6,000.00
" Denver, Col., 4s, 1904, . . .	5,000.00	5,000.00	5,000.00
" Bath, Me., 6s, 1902, . . .	500.00	500.00	520.00
Town of Southington, Conn., 4s, 1917, . . .	5,000.00	5,000.00	5,600.00
Totals, . . . . . \$	22,500.00	22,500.00	24,920.00
RAILROAD BONDS.			
Baltimore & Cumb. Val. Ext., 6s, 1931, \$	4,000.00	4,000.00	4,800.00
Northwestern Union, 7s, 1917, . . .	3,500.00	3,500.00	5,215.00
Chicago, Rock Island & Pacific, 4s, 1888, . . .	10,000.00	10,000.00	10,600.00
Totals, . . . . . \$	17,500.00	17,500.00	20,615.00



## GUILFORD SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
20	shares First National, Meriden,	\$ 2,000.00	2,500.00	3,800.00
10	" New Britain National, New Britain,	1,000.00	1,500.00	1,600.00
40	" First " Norwich,	4,000.00	4,000.00	4,000.00
25	" Second " "	2,500.00	2,500.00	2,500.00
68	" Yale " New Haven,	6,800.00	7,320.00	8,364.00
25	" Merchants " "	1,250.00	1,250.00	1,375.00
332	" New Haven Co. " "	3,320.00	3,666.00	4,980.00
33	" Second " "	3,300.00	4,929.00	5,775.00
Totals,		\$ 24,170.00	27,665.00	32,394.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,012; total amount,	\$141,088.90
2	Number of depositors having \$1,000 and not over \$2,000,	45; total amount,	57,048.04
3	Number of depositors having over \$2,000 and not over \$10,000,	4; total amount,	10,363.38
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,061; total deposits,	\$208,500.32
6	Largest amount due a single depositor,		2,923.22
7	Number of accounts opened during the past year, 149; number closed, 126; increase, 23.		
8	Amount deposited, including interest credited, during the past year,		59,213.21
9	Amount withdrawn during the past year,		49,946.90
10	Amount of increase,		9,266.30
11	Amount of income received during the past year was,		12,125.67
12	Total expenses, including salaries, during the past year, were,		1,275.49
13	State tax during the past year was,		377.49
14	*Dividends the past year:		
	2 per cent. paid Jan. 1, 1899; amount,	\$3,668.54	
	2 per cent. paid July 1, 1899; amount,	3,694.61—	7,363.15
15	Net amount of premiums charged off the past year,		1,650.00
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is,		0
18	Amount carried to surplus, or profit and loss, during the past year, was,		2,836.86
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate—are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		6,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		350.00

\*3½% per annum on deposits of \$3,000 or over.

## GUILFORD SAVINGS BANK. — CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	\$3,095.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
25	Net income from foreclosed real estate during the past year, all expended on improvements.	
26	Date of annual meeting of Incorporators to elect Trustees or Directors, first Tuesday in October.	
27	Date of annual meeting to elect President, Treasurer, and other officers, first Tuesday in October.	

OFFICERS.— President, E. H. Butler; Treasurer, Chas. Griswold; Directors or Trustees, E. H. Butler, Chas. H. Post, B. Monroe, Chas. Griswold, Geo. B. Spencer, H. S. Wedmore, Joseph E. Dudley, Edward Elliot, W. E. Griswold, Calvin M. Leete, E. Walter Leete, Richard M. Leete, John R. Rossiter, Edgar P. Rossiter, John H. Meigs, Dwight S. Whedon, John W. Norton, Geo. Munger, Geo. E. Elliot, Samuel G. Redfield, Wm. R. Foote, Chas. Page, Martin C. Bishop, E. E. Post, M. K. Northam.

## HIGGANUM SAVINGS BANK.

CLEMENT S. HUBBARD, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . . . .	\$9,236.16	Whole amount of deposits, . . . . .	\$15,454.83
Loans on collateral security, . . . . .	1,679.16	Surplus account, . . . . .	1,751.58
Loans on personal security, . . . . .	848.00	Interest acc't, less current expenses and taxes paid, . . . . .	118.93
Town, city, and borough notes and orders, . . . . .	1,000.00	Profit and loss account, . . . . .	1,030.38
School district notes and orders, . . . . .	75.00		
Corporation stock, . . . . .	500.00		
Bank stocks in Connecticut, . . . . .	2,400.00		
Cash in banks, . . . . .	2,596.91		
Cash in vault, . . . . .	20.49		
Total Assets, . . . . .	\$18,355.72	Total Liabilities, . . . . .	\$18,355.72

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
20 shares Conn. Trust and Safe Deposit Co., . . . . .	\$ 2,000.00	2,000.00	3,600.00
4 " City Bank of Hartford, . . . . .	400.00	400.00	440.00
Totals, . . . . .	\$ 2,400.00	2,400.00	4,040.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	63; total amount,	\$6,601.11
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	3; total amount,	4,411.37
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	1; total amount,	4,442.45
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . . . .	67; total deposits,	\$15,454.83
6	Largest amount due a single depositor, . . . . .		4,442.45
7	Number of accounts opened during the past year, 3; number closed, 11; decrease, 8.		

## HIGGANUM SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount deposited, including interest credited, during the past year,	12,315.68
9	Amount withdrawn during the past year, . . . . .	12,309.66
10	Amount of increase, . . . . .	6.02
11	Amount of income received during the past year was, . . . . .	885.01
12	Total expenses, including salaries, during the past year were, . . . . .	278.27
13	State tax during the past year was, . . . . .	1.00
14	Dividends the past year :	
	2 per cent. paid Jan. 1, 1899; amount, \$265.87	
	2 per cent. paid July 1, 1899; amount, 296.07—	561.94
15	Net amount of premiums charged off the past year, . . . . .	0
16	Total amount of loans of every description charged off the past year, . . . . .	1,127.29
17	Amount of past due paper at this time is, . . . . .	0
18	Amount carried to surplus, or profit and loss, during the past year was, . . . . .	214.72
19	Amount of assets yielding no income the past year, . . . . .	0
20	Loans on real estate—are they all first mortgages? . . . . .	All but one.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	950.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	230.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	803.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	0
25	Net income from foreclosed real estate during the past year, . . . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in August.	
27	Date of annual meeting to elect President, Treasurer, and other Officers, second Monday in August.	

OFFICERS.—President, George M. Clark ; Treasurer, Clement S. Hubbard ; Directors or Trustees, George M. Clark, Orlando Burr, Thomas J. Clark, Ashel P. Bailey, Jonathan W. Clark, Ralph E. Thayer, Clement S. Hubbard.



## THE INDUSTRIAL SAVINGS BANK OF BRIDGEPORT.

J. F. NOBLE, Treasurer.

INCORPORATED, 1887.

## STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . . . .	\$5,450.00	Whole amount of deposits, . . . . .	\$6,347.20
Cash in banks, . . . . .	1,171.93	Surplus account, . . . . .	203.63
		Profit and loss account, . . . . .	19.94
		Balance due on mortgage loan, . . . . .	51.16
Total Assets, . . . . .	\$6,621.93	Total Liabilities, . . . . .	\$6,621.93

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	108; total amount, . . . . .	\$4,198.27
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	0; total amount, . . . . .	0
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	1; total amount, . . . . .	2,148.93
4	Number of depositors having over \$10,000, . . . . .	0; total amount, . . . . .	0
5	Total number of depositors, . . . . .	109; total deposits, . . . . .	\$6,347.20
6	Largest amount due a single depositor, . . . . .		2,148.93
7	Number of accounts opened during the past year, 14; number closed, 11; increase, 3.		
8	Amount deposited, including interest credited, during the past year, . . . . .		6,183.04
9	Amount withdrawn during the past year, . . . . .		6,997.25
10	Amount of decrease, . . . . .		814.21
11	Amount of income received during the past year was, . . . . .		296.27
12	Total expenses, including salaries, during the past year were, . . . . .		29.08
13	State tax during the past year was, . . . . .		1.00
14	Dividends the past year: . . . . .		
	2 per cent. paid Jan. 1, 1899; amount, . . . . .	\$75.47	
	2 per cent. paid July 1, 1899; amount, . . . . .	66.12—	141.59
15	Net amount of premiums charged off the past year, . . . . .		—
16	Total amount of loans of every description charged off the past year, . . . . .		0
17	Amount of past due paper at this time is, . . . . .		—
18	Amount carried to surplus, or profit and loss, during the past year was, . . . . .		133.53
19	Amount of assets yielding no income the past year, . . . . .		—
20	Loans on real estate—are they all first mortgages? . . . . .		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .		875.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .		—
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .		—
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .		—
25	Net income from foreclosed real estate during the past year, . . . . .		—

THE INDUSTRIAL SAVINGS BANK OF BRIDGEPORT.—  
CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

- 26 Date of annual meeting of Incorporators to elect Trustees or Directors, July.  
27 Date of annual meeting to elect President, Treasurer, or other officers, July.

OFFICERS.—President, Patrick Coughlin; Treasurer, J. F. Noble; Directors or Trustees, Henry Pile, Frank M. Wilson, Zalmon Goodsell, Theo. D. Leavenworth, Alex. Leverty, Russell T. Whiting, Geo. C. Waldo, George Turney, Leo C. Lyon.

## JEWETT CITY SAVINGS BANK.

FRANK E. ROBINSON, Treasurer.

INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$340,978.00	Whole amount of deposits, . . .	\$870,783.81
Loans on collateral security, . . .	88,565.00	Surplus account, . . .	50,000.00
Loans on pers'l sec'y only, . . .	47,905.59	Profit and loss account, . . .	6,603.92
Town and borough notes and orders, . . .	32,160.00		
School district orders, . . .	2,600.00		
Town, city, and bor. bonds, . . .	155,500.00		
Railroad bonds, . . .	109,000.00		
Bank stocks in Connecticut, . . .	91,700.00		
Bank stocks in other States, . . .	4,200.00		
Real estate by foreclosure, . . .	10,750.86		
Banking house, . . .	7,000.00		
Ins. and taxes advanced on real estate mortgaged, . . .	231.95		
Cash in banks, . . .	20,923.18		
Cash in vault, . . .	15,873.15		
Total Assets, . . .	\$927,387.73	Total Liabilities, . . .	\$927,387.73

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND BOROUGH NOTES AND ORDERS.			
Town of Lisbon—orders, . . . . \$	7,735.00	7,735.00	7,735.00
Town of Griswold " . . . .	5,500.00	5,500.00	5,500.00
Borough of Jewett City, notes, . . . .	18,925.00	18,925.00	18,925.00
Totals, . . . . \$	32,160.00	32,160.00	32,160.00
SCHOOL DISTRICT NOTES AND ORDERS.			
12th school district of Griswold, . . . . \$	2,600.00	2,600.00	2,600.00
TOWN, CITY, AND BOROUGH BONDS.			
Town of Groton, Conn., 4s, 1905-1911, \$	20,000.00	20,000.00	20,000.00
" Norwalk, " 4s, 1921, . . . .	10,000.00	10,000.00	10,000.00
" Preston, " 6s, 1900, . . . .	5,500.00	5,500.00	5,525.00
" Plainville, " 4s, 1900, . . . .	5,000.00	5,000.00	5,000.00
" Middletown, " 4s, 1910, . . . .	5,000.00	5,000.00	5,000.00
Borough of Danbury, " 4s, 1909, . . . .	5,000.00	5,000.00	5,000.00
City of Norwich, " 5s, 1908, . . . .	15,000.00	15,000.00	16,000.00
" Cincinnati, Ohio, 6s, 1906, . . . .	22,000.00	22,000.00	24,000.00
" " " 7 <sup>3</sup> / <sub>10</sub> s, 1902-1906, . . . .	13,000.00	13,000.00	15,000.00

## JEWETT CITY SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH BONDS.—CONTINUED.						
City of Kansas City, Mo.,	4s,	1910,	\$	10,000.00	10,000.00	10,000.00
“ Terre Haute, Ind.,	4½s,	1907,		10,000.00	10,000.00	10,200.00
“ Paterson, N. J.,	4s,	1910,		10,000.00	10,000.00	10,200.00
“ Tacoma, Wash.,	5s,	1913,		10,000.00	10,000.00	10,000.00
“ Minneapolis, Minn.,	4s,	1919,		10,000.00	10,000.00	10,500.00
“ Duluth, Minn.,	4s,	1920,		5,000.00	5,000.00	5,000.00
Totals,			\$	155,500.00	155,500.00	161,425.00
RAILROAD BONDS.						
Chicago, Rock Island & Pacific,	4s,	1988,	\$	30,000.00	30,000.00	32,500.00
“ Milwaukee & St. Paul,	5s,	1921,		10,000.00	10,000.00	12,100.00
“ “ “ “	6s,	1910,		3,000.00	3,000.00	3,400.00
Staten Island,	4½s,	1943,		20,000.00	20,000.00	20,400.00
Mineral Range,	5s,	1931,		19,000.00	19,000.00	20,000.00
Joliet & Northern Indiana,	7s,	1907,		15,000.00	15,000.00	18,000.00
Oswego & Rome,	7s,	1915,		7,000.00	7,000.00	8,500.00
New London & Northern,	5s,	1910,		5,000.00	5,000.00	5,500.00
Totals,			\$	109,000.00	109,000.00	120,400.00
BANK STOCKS.						
300 shares Thames Nat.,	Norwich, Conn.,		\$	30,000.00	35,000.00	48,000.00
58 “ Uncas	“ “			5,800.00	5,800.00	5,800.00
100 “ First	“ “			10,000.00	10,000.00	10,000.00
114 “ Second	“ “			11,400.00	11,400.00	11,400.00
140 “ Nat. Bank of Com.,	N. London, “			14,000.00	14,000.00	16,800.00
50 “ Hartford Nat.,	Hartford, “			5,000.00	5,000.00	7,000.00
50 “ City Bank,	“ “			5,000.00	5,000.00	5,500.00
50 “ First Nat.,	Middletown, “			5,000.00	5,000.00	5,500.00
5 “ First Nat.,	Stonington, “			500.00	500.00	600.00
25 “ Central Nat.,	New York, N. Y.,			2,500.00	2,500.00	4,625.00
17 “ Nat. Shoe & Leather,	“ “			1,700.00	1,700.00	1,785.00
Totals,			\$	90,900.00	95,900.00	117,010.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,578; total amount,	\$303,104.89
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	167; total amount,	223,994.75



## JEWETT CITY SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	97; total amount, \$308,629.19
4	Number of depositors having over \$10,000, . . . . .	3; total amount, 35,054.98
5	Total number of depositors, . . . . .	1,845; total deposits, \$870,783.81
6	Largest amount due a single depositor, . . . . .	14,285.76
7	Number of accounts opened during the past year, 269; number closed, 242; increase, 27.	
8	Amount deposited, including interest credited, during the past year, . . . . .	189,914.13
9	Amount withdrawn during the past year, . . . . .	129,079.13
10	Amount of increase, . . . . .	60,835.00
11	Amount of income received during the past year was, . . . . .	42,987.93
12	Total expenses, including salaries, during the past year were, . .	3,081.88
13	State tax during the past year was, . . . . .	1,868.96
14	Dividends the past year : 2 per cent. paid April 1, 1899; amount, \$15,654.51 2 per cent. paid October 1, 1899; amount, 16,309.00—	31,963.51
15	Net amount of premiums charged off the past year, . . . . .	5,816.00
16	Total amount of loans of every description charged off the past year, . . . . .	673.05
17	Amount of past due paper at this time is, . . . . .	19,906.59
18	Amount carried to surplus, or profit and loss, during the past year was, . . . . .	10,332.38
19	Amount of assets yielding no income the past year, . . . . .	19,906.59
20	Loans on real estate—are they all first mortgages ? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	50,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	23,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	22,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	0
25	Net income from foreclosed real estate during the past year, . . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in July.	

OFFICERS.—President, H. L. Reade ; First Vice-President, James O. Sweet ; Second Vice-President, Alfred A. Young ; Secretary and Treasurer, Frank E. Robinson ; Directors, Israel Mathewson, Daniel M. Browne, Stephen Tiffany, Elias H. Chapman, Edward M. Anthony, James E. Fuller, William Soule, Edward F. Burleson, Clark W. Reynolds, Frank E. Robinson, John C. Hawkins.

## THE LITCHFIELD SAVINGS SOCIETY.

CHARLES H. COIT, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$340,619.50	Whole amount of deposits, \$1,288,820.93	
Loans on collateral sec'y, . . .	84,600.00	Surplus account, . . .	39,000.00
Loans on pers'l sec'y only, . . .	950.00	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	9,700.00	paid, . . . . .	43,329.07
United States bonds, . . .	5,000.00		
State bonds, . . . . .	16,000.00		
Town, city, school district,			
and corporation bonds, . . .	441,100.00		
Railroad bonds, . . . . .	317,000.00		
Bank stocks in Connecticut, . . .	81,975 00		
Bank stocks in other States, . . .	39,292.00		
Real estate by foreclosure, . . .	5,429.41		
Insurance and taxes ad-			
vanced on real estate			
mortgaged, . . . . .	22.17		
Cash in banks, . . . . .	29,461.92		
Total Assets, . . . . .	\$1,371,150.00	Total Liabilities, . . . . .	\$1,371,150.00

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
3 per cent. war loan, . . . . . 10-20s, 1918, \$	5,000.00	5,000.00	5,400.00
STATE BONDS.			
Commonwealth of Massachusetts, 3 per cent. war loan, due 1928, . . . . \$	16,000.00	16,000.00	16,304.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Litchfield notes, . . . . \$	4,700.00	4,700.00	4,700.00
Town of Litchfield orders, . . . . .	5,000.00	5,000.00	5,000.00
Totals, . . . . . \$	9,700.00	9,700.00	9,700.00

## THE LITCHFIELD SAVINGS SOCIETY.—CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DIST., AND CORP. BONDS.						
Town of Litchfield, Conn.,	4s,	1896-1901,	\$	40,000.00	40,000.00	40,000.00
" " "	6s,	1901-1911,		40,000.00	40,000.00	44,000.00
" Morris, "	4½s,	1896-1901,		3,000.00	3,000.00	3,000.00
" " "	6s,	1901-1906,		2,600.00	2,600.00	2,800.00
" Thomaston, "	4s,	1904,		20,000.00	20,000.00	20,400.00
" Windham, "	4s,	1925,		10,000.00	10,000.00	11,200.00
City of Duluth, Minn., L.I. Cts.,	6s,	1901,		10,000.00	10,000.00	10,000.00
" " " Park,	4s,	1921,		8,000.00	8,000.00	8,000.00
" Minneapolis, Minn.,	4s,	1920,		40,000.00	40,000.00	44,600.00
" " " Park,	4s,	1922,		12,000.00	12,000.00	12,440.00
" Toledo, O., Bridge,	4½s,	1913,		5,000.00	5,000.00	5,650.00
" " " Park Imp.,	4s,	1922,		6,000.00	6,000.00	6,804.00
" St. Paul, Minn.,	4½s,	1917,		10,000.00	10,000.00	11,600.00
" Chicago, Ill.,	4s,	1921,		35,000.00	35,000.00	39,200.00
" Topeka, Kan.,	5s,	1910,		25,000.00	25,000.00	27,000.00
" Ansonia, Conn.,	4s,	1905-1915,		10,000.00	10,000.00	10,600.00
" Pawtucket, R. I., Sewer,	4s,	1934,		10,000.00	10,000.00	11,200.00
" " " G. & H.,	4s,	1923,		10,000.00	10,000.00	10,950.00
" Kansas City, Mo., Jgmt.,	4½s,	1915,		30,000.00	30,000.00	34,500.00
" Omaha, Neb., City Hall,	5s,	1911,		10,000.00	10,000.00	11,300.00
" Portland, Or., Water,	5s,	1923,		6,000.00	6,000.00	7,200.00
" " " Bridge,	5s,	1925,		17,000.00	17,000.00	20,400.00
" St. Joseph, Mo.,	6s,	1903,		11,500.00	11,500.00	12,420.00
" Woonsocket, R. I., Fdg.,	4s,	1927,		30,000.00	30,000.00	32,400.00
" Los Angeles, Cal., F. Dep.,	4s,	1923,		1,000.00	1,000.00	1,075.00
" " " Tunnel,	4s,	1926-1932,		39,000.00	39,000.00	42,510.00
Totals, . . . . .			\$	441,100.00	441,100.00	481,249.00
RAILROAD BONDS.						
Northwestern Union,	7s,	1917,	\$	25,000.00	25,000.00	36,250.00
Chicago & Tomah,	6s,	1905,		15,000.00	15,000.00	16,800.00
Chicago, Milwaukee & St. Paul :—						
Mineral Point Div.,	5s,	1910,		20,000.00	20,000.00	22,350.00
LaCrosse & Davenport "	5s,	1919,		25,000.00	25,000.00	29,343.00
Southwestern "	6s,	1909,		35,000.00	35,000.00	42,000.00
Dubuque "	6s,	1920,		25,000.00	25,000.00	33,250.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		10,000.00	10,000.00	11,300.00
New York, Providence & Boston,	4s,	1942,		13,000.00	13,000.00	14,430.00
Pittsburgh, McKeesport & Yough'y,	6s,	1932,		4,000.00	4,000.00	5,600.00
Terre Haute & Indianapolis,	5s,	1925,		10,000.00	10,000.00	10,600.00
Staten Island Railway,	4½s,	1943,		10,000.00	10,000.00	10,500.00
Illinois Central Springfield Division,	3½s,	1951,		50,000.00	50,000.00	50,500.00
Clearfield & Mahoning, Guar'd,	5s,	1943,		25,000.00	25,000.00	32,500.00
Chicago, Rock Island & Pacific, Gen'l,	4s,	1988,		50,000.00	50,000.00	53,000.00
Totals, . . . . .			\$	317,000.00	317,000.00	368,423.00

## THE LITCHFIELD SAVINGS SOCIETY. — CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CONNECTICUT BANK STOCKS.				
110 shares	Waterbury National,	\$ 5,500.00	8,250.00	8,800.00
120 "	Citizens " Waterbury,	12,000.00	15,000.00	15,000.00
10 "	Birmingham " Derby,	1,000.00	1,500.00	1,500.00
112 "	Phoenix " Hartford,	11,200.00	13,000.00	13,776.00
100 "	Hartford " "	10,000.00	13,500.00	13,800.00
42 "	Fars. & Mechs. " "	4,200.00	4,600.00	4,704.00
21 "	State, " "	2,100.00	2,100.00	2,415.00
25 "	National Exchange, " "	1,250.00	1,500.00	1,550.00
21 "	American National, " "	1,050.00	1,300.00	1,470.00
50 "	First National, " "	5,000.00	5,500.00	5,600.00
25 "	Charter Oak National, " "	2,500.00	2,250.00	2,275.00
75 "	First National, Litchfield,	7,500.00	6,675.00	6,000.00
10 "	Yale National, New Haven,	1,000.00	1,100.00	1,250.00
15 "	National Tradesmen's, " "	1,500.00	2,000.00	2,250.00
31 "	City, " "	3,100.00	3,700.00	4,185.00
		\$ 68,900.00	81,975.00	84,575.00
NEW YORK BANK STOCKS.				
30 shares	National Park,	\$ 3,000.00	7,500.00	15,000.00
20 "	American Exchange National,	2,000.00	3,200.00	3,700.00
20 "	Importers & Traders " "	2,000.00	10,000.00	10,700.00
153 "	Mechanics " "	3,825.00	6,592.00	7,650.00
25 "	Continental " "	2,500.00	3,000.00	3,200.00
16 "	Fourth " "	1,600.00	2,500.00	2,920.00
22 "	National Bank of the Republic,	2,200.00	3,000.00	4,180.00
10 "	National Bank of Commerce,	1,000.00	1,750.00	2,500.00
7 "	Bank of America,	700.00	1,750.00	3,080.00
		\$ 18,825.00	39,292.00	52,930.00
Totals.		\$ 87,725.00	121,267.00	137,505.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,216; total amount,	\$480,789.94
2	Number of depositors having \$1,000 and not over \$2,000,	253; total amount,	349,184.76
3	Number of depositors having over \$2,000 and not over \$10,000,	121; total amount,	417,151.23
4	Number of depositors having over \$10,000,	3; total amount,	41,695.00
5	Total number of depositors,	2,593; total deposits,	\$1,288,820.93



## THE LITCHFIELD SAVINGS SOCIETY. — CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

6	Largest amount due a single depositor, . . . . .	\$18,583.08
7	Number of accounts opened during the past year, 215; number closed, 180; increase, 35.	
8	Amount deposited, including interest credited, during the past year, . . . . .	204,771.42
9	Amount withdrawn during the past year, . . . . .	142,304.54
10	Amount of increase, . . . . .	62,466.88
11	Amount of income received during the past year was, . . . . .	63,049.59
12	Total expenses, including salaries, during the past year, were, . . . . .	2,622.95
13	State tax during the past year was, . . . . .	2,734.29
14	Dividends the past year : 2 per cent. paid January 1, 1899; amount, \$24,013.97 2 per cent. paid July 1, 1899; amount, 24,491.65 —	48,505.62
15	Net amount of premiums charged off the past year, . . . . .	3,764.70
16	Total amount of every description charged off the past year, all on real estate, . . . . .	771.80
17	Amount of past due paper at this time is, . . . . .	None.
18	Amount carried to surplus, or profit and loss, during the past year, was, . . . . .	2,000.00
19	Amount of assets yielding no income the past year, . . . . .	5,029.41
20	Loans on real estate — are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	15,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	475.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation; . . . . .	29,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	3.6
25	Net income from foreclosed real estate during the past year, . . . . .	121.56
26	Date of annual meeting of Incorporators to elect Trustees or Directors, last Saturday in June.	
27	Date of annual meeting to elect President, Treasurer, and other officers, last Saturday in June.	

OFFICERS. — President, George M. Woodruff; Treasurer, Charles H. Coit; Directors or Trustees, George M. Woodruff, President, *ex officio*, George Kenney, Vice-president, *ex officio*, Almon E. Fuller, John T. Hubbard, William T. Marsh, James P. Woodruff, Eugene W. Meafoy, Charles H. Coit, Treasurer, *ex officio*.

## MARINERS SAVINGS BANK, NEW LONDON.

JOHN E. DARROW, Treasurer.

INCORPORATED, 1867.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Loans on real estate, . . .	\$518,060.00
Loans on collateral security, . . .	29,600.00
Loans on personal sec'y only, . . .	10,700.00
Town, city, and borough notes and orders, . . .	10,000.00
United States bonds, . . .	22,975.00
Town, city, school district, and corporation bonds, . . .	865,700.00
Railroad bonds, . . .	908,740.00
Railroad stocks, . . .	7,000.00
Bank stocks in Connecticut, . . .	82,787.50
Bank stocks in other States, . . .	300.00
Real estate by foreclosure, . . .	7,786.39
Other real estate, . . .	17,070.09
Cash in banks, . . .	29,605.17
Cash in vault, . . .	2,169.05
<b>Total Assets, . . .</b>	<b>\$2,512,493.20</b>

## LIABILITIES.

Whole amount of deposits, \$2,377,999.67	
Surplus account, . . .	83,800.00
Interest account, less cur- rent expenses and taxes paid, . . .	11,368.61
Profit and loss account, . . .	29,097.73
Rent account, . . .	1,617.19
Premium extinguishment, . . .	8,610.00
<b>Total Liabilities, . . .</b>	<b>\$2,512,493.20</b>

## INVESTMENTS.

## DESCRIPTION.

PAR  
VALUE.BOOK  
VALUE.MARKET  
VALUE.

## UNITED STATES BONDS.

Fours of 1925, . . . . . \$ 20,000.00 22,975.00 26,000.00

## TOWN, CITY, AND BOROUGH NOTES AND ORDERS.

Town of Waterford, Conn., 4 per cent., . . . \$ 10,000.00 10,000.00 10,000.00

## RAILROAD STOCKS.

Detroit, Grand Rapids & Western, 127 shares, \$ 12,700.00 7,000.00 7,000.00

## TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.

City of New London, Conn., 7s, 1900, . . . \$	30,000.00	30,000.00	30,000.00
“ “ “ “ 7s, 1905, . . .	40,000.00	40,500.00	45,000.00
“ Pawtucket, R. I., 4s, 1934, . . .	20,000.00	20,000.00	21,150.00
“ Columbus, Ohio, 4½s, 1921, . . .	50,000.00	52,200.00	56,250.00
“ “ “ “ 4s, 1910, . . .	50,000.00	50,000.00	51,750.00
“ Cincinnati, “ 6s, 1909, . . .	20,000.00	20,600.00	22,500.00
“ Toledo, “ 4½s, 1903, . . .	50,000.00	50,700.00	51,250.00
“ “ “ “ 4½s, 1901, . . .	8,000.00	8,000.00	8,140.00
“ Hamilton, “ 5s, 1909-1913, . . .	25,000.00	26,500.00	28,150.00
“ Paducah, Ky., 4½s, 1926, . . .	66,000.00	70,800.00	75,570.00
“ Muncie, Ind., 5½s, 1915, . . .	15,000.00	15,000.00	17,250.00

## MARINERS SAVINGS BANK, NEW LONDON.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.							
City of South Bend, Ind.,	6s,	\$2,500 'an.,	\$		15,000.00	15,000.00	15,900.00
" Dubuque, Iowa,	5s,	1902,			10,000.00	10,000.00	10,380.00
" Davenport, "	6s,	$\frac{1}{2}$ annually,			25,000.00	25,000.00	27,750.00
" Sioux City, "	4 $\frac{1}{2}$ s,	1906,			20,000.00	20,000.00	21,050.00
" Milwaukee, Wis.,	7s,	1902,			5,000.00	5,100.00	5,500.00
" Racine, "	5s,	1906,			30,000.00	30,000.00	32,475.00
" Superior, "	6s,	1910,			25,000.00	25,000.00	30,300.00
" Tacoma, Wash.,	5s,	1913,			50,000.00	50,000.00	56,750.00
" Omaha, Neb.,	5s,	1909,			25,000.00	26,400.00	27,800.00
" Portland, Ore.,	5s,	1923,			50,000.00	55,000.00	60,250.00
" " (Albina), Ore.,	6s,	1921,			15,000.00	18,500.00	20,250.00
" Hoboken, N. J.,	4s,	1917,			43,000.00	43,000.00	45,000.00
" St. Joseph, Mo.,	6s,	1903,			30,000.00	32,600.00	32,600.00
" Danbury, Conn.,	4s,	\$6,000 an.,			28,000.00	28,000.00	28,300.00
Union Sch. Dis., Waterb'y, Ct.,	4 $\frac{1}{2}$ s,	1928-1930,			30,000.00	32,800.00	34,650.00
Town of Waterford, Conn.,	4s,	1907,			30,000.00	30,000.00	30,750.00
" Glastonbury, "	4s,	1928,			35,000.00	35,000.00	37,200.00
Totals,			\$		840,000.00	865,700.00	923,915.00
RAILROAD BONDS.							
N. Y., Providence & Boston,	4s,	1942,	\$		25,000.00	25,450.00	28,000.00
N. Y. Central & Hudson Riv.,	7s,	1903,			30,000.00	32,400.00	33,712.00
Chic., Rock Island & Pacific,	6s,	1917,			20,000.00	23,300.00	26,650.00
" " " "	4s,	1988,			100,000.00	109,000.00	108,000.00
Pitts., Ft. Wayne & Chicago,	7s,	1912,			10,000.00	12,000.00	13,700.00
Delaware & Bound Brook,	7s,	1905,			25,000.00	27,600.00	29,750.00
Iowa Falls & Sioux City,	7s,	1917,			5,000.00	6,000.00	6,750.00
Chicago, Mil. & St. Paul:—							
Chicago & Pacific West'n,	5s,	1921,			20,000.00	20,000.00	24,400.00
LaCrosse & Davenport,	5s,	1919,			20,000.00	19,300.00	23,600.00
Mineral Point,	5s,	1910,			60,000.00	60,000.00	67,200.00
Sharon Railway,	4 $\frac{1}{2}$ s,	1919,			10,000.00	10,340.00	11,200.00
Chicago & Northwestern:—							
Madison Extension,	7s,	1911,			30,000.00	34,460.00	40,500.00
Escanaba & Lake Sup'r,	6s,	1901,			35,000.00	36,000.00	36,575.00
Northwest Union,	7s,	1917,			20,000.00	25,475.00	29,500.00
Mil., Lake Shore & West'n,	6s,	1921,			50,000.00	65,800.00	70,500.00
Menominee Extension,	7s,	1911,			20,000.00	25,700.00	27,000.00
Great Northern:—							
St. P., M. & M.,	6s,	1909,			25,000.00	29,800.00	30,500.00
" " Dak. Ex.,	6s,	1910,			25,000.00	30,562.50	30,500.00
" " Mon. Dv.,	4s,	1937,			25,000.00	27,060.00	27,000.00
East'n R'y, Minn. N. Dv.,	4s,	1928-1948,			25,000.00	27,280.00	27,875.00
St. P., Minn & Man. con.,	4 $\frac{1}{2}$ s,	1933,			75,000.00	87,437.50	87,500.00
Sunbury & Lewiston,	4s,	1936,			25,000.00	25,000.00	27,000.00
Illinois Cent., Springf'd Div.,	3 $\frac{1}{2}$ s,	1928,			25,000.00	25,000.00	25,275.00

## MARINERS SAVINGS BANK, NEW LONDON.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago, Bur. & Q., 7s, 1903, . . . . .	\$ 25,000.00	28,375.00	28,500.00
“ “ Iowa Div., 4s, 1919, . . . . .	50,000.00	50,000.00	53,750.00
“ “ Neb. “ 4s, 1927, . . . . .	25,000.00	26,900.00	28,000.00
Detroit, Gr. Rapids & West'n, 4s, 1946, . . . . .	18,500.00	18,500.00	16,400.00
Totals, . . . . .	\$ 823,500.00	908,740.00	959,337.00
BANK STOCKS.			
200 shares Thames National, Norwich, \$	20,000.00	28,400.00	32,000.00
200 “ Nat. Bank of Commerce, New London, . . . . .	20,000.00	21,450.00	29,000.00
200 “ Union Bank, “ . . . . .	20,000.00	20,937.50	20,200.00
400 “ National Whaling, “ . . . . .	10,000.00	12,000.00	18,000.00
205 “ Met'p. Nat., N. Y. (in liquidation), . . . . .	Nominal.	300.00	300.00
Totals, . . . . .	\$ 70,000.00	83,087.50	99,500.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	3,278; total amount, . . . . .	\$738,646.93
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	474; total amount, . . . . .	630,417.27
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	307; total amount, . . . . .	997,704.76
4	Number of depositors having over \$10,000, . . . . .	1; total amount, . . . . .	11,230.71
5	Total number of depositors, . . . . .	4,060; total deposits, \$3,377,999.67	
6	Largest amount due a single depositor, . . . . .		11,230.71
7	Number of accounts opened during the past year, 748; number closed, 611; increase, 137. . . . .		
8	Amount deposited, including interest credited, during the past year, . . . . .		396,763.91
9	Amount withdrawn during the past year, . . . . .		281,934.55
10	Amount of increase, . . . . .		114,829.36
11	Amount of income received during the past year was, . . . . .		117,257.86
12	Total expenses, including salaries, during the past year were, . . . . .		4,551.67
13	State tax during the past year was, . . . . .		5,500.50
14	*Dividends the past year: . . . . .		
	2 per cent. paid March, 1899; amount, \$43,183.88 . . . . .		
	2 per cent. paid Sept., 1899; amount, 43,998.91— . . . . .		87,182.29
15	Net amount of premiums charged off the past year, . . . . .		27,234.25
16	Total amount of loans of every description charged off the past year, . . . . .		14,283.11
17	Amount of past due paper at this time is, . . . . .		0

\* Three per cent. per annum on excess of \$3,000.



## MARINERS SAVINGS BANK, NEW LONDON.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

18	Amount carried to surplus and profit and loss during the past year was,	\$9,804.46
	Amount carried to premium extinguishment, . . . . .	8,469.25
19	Amount of assets yielding no income the past year, . . . . .	1,200.00
20	Loans on real estate—are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	29,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	10,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	10,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	.0265
25	Net income from foreclosed real estate during the past year, . . . . .	265.19
26	Date of annual meeting of Incorporators to elect Trustees or Directors, last Wednesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, last Wednesday in July.	

OFFICERS.—President, William H. Allen; Treasurer, John E. Darrow; Trustees, W. H. Allen, C. D. Boss, Jr., R. A. Brubeck, Chas. W. Butler, E. V. Daboll, A. R. Darrow, J. E. Darrow, M. Wilson Dart, W. Fitzmaurice, T. W. Gardner, John Hopson, Jr., J. P. Johnston, Chas. H. Klinck, H. C. Lanphere, D. D. Latham, Daniel Latham, Thomas A. Miner, Richard C. Morris, F. S. Newcomb, Daniel Newman, John C. Nichols, F. H. Parmelee, W. L. Peckham, P. Hall Shurts, George E. Starr, Chas. W. Strickland, Geo. C. Strong, I. W. Thompson, George C. Williams.

## MECHANICS SAVINGS BANK, HARTFORD.

WARD W. JACOBS, Treasurer.

INCORPORATED, 1861

STATEMENT, OCTOBER 2, 1899.

## ASSETS.

Loans on real estate, . . .	\$2,350,775.00
Loans on collateral sec'y, . .	176,700.00
Town orders, . . . . .	30,000.00
State warrants, . . . . .	6,162.10
Town and city bonds, . . .	473,000.00
Railroad bonds, . . . . .	1,389,985.00
Bank stocks in Connecticut, .	135,950.00
Bank stocks in other States, .	13,680.00
Real estate by foreclosure, .	189,263.92
Cash in banks, . . . . .	220,504.09
Cash in vault, . . . . .	17,681.01

Total Assets, . . . \$5,003,701.12

## LIABILITIES.

Whole amount of deposits, \$	4,787,489.84
Surplus account, . . . . .	97,625.93
Interest account, less current expenses and taxes paid, . . . . .	92,405.02
Profit and loss account, . .	26,180.33

Total Liabilities, . . \$5,003,701.12

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE WARRANTS.			
Colorado, . . . . .	\$ 6,162.10	6,162.10	6,162.10
TOWN ORDERS.			
Bolton, . . . . .	\$ 10,000.00	10,000.00	10,000.00
Bristol, . . . . .	20,000.00	20,000.00	20,000.00
Totals, . . . . .	\$ 30,000.00	30,000.00	30,000.00
TOWN AND CITY BONDS.			
Bloomfield, Conn., 4s, 1900, . . .	\$ 32,000.00	32,000.00	32,000.00
" " 4½s, 1905, . . .	26,000.00	26,000.00	26,000.00
Middlefield, " 3½s, 1909, . . .	20,000.00	20,000.00	20,000.00
Denver (So. Den.), Col., 6s, 1904, . . .	25,000.00	25,000.00	26,750.00
" " 6s, 1906, . . .	31,000.00	31,000.00	34,410.00
" (Highlands), 6s, 1906, . . .	12,000.00	12,000.00	12,480.00
Duluth, Minn., 6s, 1914, . . .	47,000.00	47,000.00	56,400.00
Minneapolis, Minn., 4s, 1917, . . .	50,000.00	50,000.00	56,000.00
Omaha, Neb., 5s, 1900, . . .	25,000.00	25,000.00	25,250.00
" " 5s, 1902, . . .	25,000.00	25,000.00	26,000.00
" " 5s, 1904, . . .	25,000.00	25,000.00	26,500.00
" " 5s, 1912, . . .	25,000.00	25,000.00	28,750.00
Paterson, N. J., 4½s, 1905, . . .	10,000.00	10,000.00	10,400.00
" " 4½s, 1906, . . .	10,000.00	10,000.00	10,500.00
" " 4½s, 1910, . . .	50,000.00	50,000.00	54,000.00

## MECHANICS SAVINGS BANK, HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND CITY ORDERS.—CONTINUED.							
Springfield, O.,	6s,	1900,	.	¢	3,000.00	3,000.00	3,000.00
"	6s,	1901,	.	.	3,000.00	3,000.00	3,030.00
Toledo, O.,	4½s,	1903,	.	.	25,000.00	25,000.00	26,250.00
Portland (East), Ore.,	6s,	1921,	.	.	4,000.00	4,000.00	5,120.00
" (Albina), Ore.,	6s,	1921,	.	.	25,000.00	25,000.00	32,125.00
Totals,				¢	473,000.00	473,000.00	514,965.00
RAILROAD BONDS.							
Atchison, Topeka & S. Fe, gen.,	4s,	1995,	¢		12,000.00	8,400.00	12,240.00
" " " adjustm't,	4s,	1995,			6,500.00	1,950.00	5,655.00
Buffalo, Rochester & Pittsburgh:—							
Clearfield & Mahoning,	5s,	1943,			50,000.00	55,000.00	65,000.00
Chicago, Burlington & Quincy:—							
Iowa Division,	4s,	1919,			25,000.00	25,000.00	26,500.00
" " "	5s,	1919,			35,000.00	35,700.00	41,300.00
Consol. Mortgage,	7s,	1903,			40,000.00	44,000.00	45,200.00
Burlington & Mo. River,	6s,	1918,			50,000.00	55,000.00	62,500.00
Chicago, Milwaukee & St. Paul:—							
Chi. & Lake Superior Division,	5s,	1921,			30,000.00	30,000.00	38,600.00
Dubuque,	6s,	1920,			25,000.00	28,750.00	33,500.00
Chicago & Northwestern:—							
Madison Extension,	7s,	1911,			25,000.00	30,000.00	33,250.00
Menominee " "	7s,	1911,			20,000.00	24,000.00	26,600.00
Cedar Rapids & Mo. River,	7s,	1916,			25,000.00	31,250.00	34,750.00
Chicago & Tomah,	6s,	1905,			5,000.00	5,000.00	5,600.00
Des Moines & Minneapolis,	7s,	1907,			25,000.00	28,750.00	29,750.00
Escanaba & Lake Superior,	6s,	1901,			20,000.00	20,000.00	20,800.00
Iowa Midland,	8s,	1900,			25,000.00	25,000.00	26,000.00
Milwaukee & Madison,	6s,	1905,			4,000.00	4,000.00	4,520.00
Northwestern Union,	7s,	1917,			30,000.00	37,500.00	43,500.00
Ott'wa, Cedar Falls & St. Paul,	5s,	1909,			9,000.00	9,000.00	9,990.00
Chicago, Rock Island & Pacific,	4s,	1988,			50,000.00	50,000.00	53,000.00
Chicago & Southwestern,	7s,	1899,			1,000.00	1,000.00	1,000.00
Cincinnati, Hamilton & Dayton,	6s,	1905,			1,000.00	1,000.00	1,130.00
" " " "	7s,	1905,			2,000.00	2,000.00	2,360.00
Delaware & Hudson Canal:—							
Pennsylvania Division,	7s,	1917,			25,000.00	31,250.00	35,750.00
Albany & Susquehanna,	6s,	1906,			2,000.00	2,000.00	2,220.00
Rensselaer & Saratoga,	7s,	1921,			10,000.00	13,000.00	15,400.00
Delaware, Lackawanna & Western,	6s,	1921,			2,000.00	2,200.00	2,480.00
Greene,	7s,	1902,			10,000.00	10,000.00	10,800.00
Morris & Essex,	7s,	1914,			15,000.00	18,750.00	21,150.00
New York, Lackawanna & West.,	6s,	1921,			5,000.00	6,250.00	6,900.00
Fonda, Johnstown & Gloversville,	7s,	1900,			56,500.00	56,500.00	57,630.00
Erie:—							
Buffalo Creek,	6s,	1907,			16,000.00	16,000.00	18,030.00
Buffalo, New York & Erie,	7s,	1916,			20,000.00	25,000.00	27,200.00

## MECHANICS SAVINGS BANK, HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.					
Erie:—					
Goshen & Deckertown,	6s,	1928, $\frac{3}{4}$	54,000.00	42,160.00	45,220.00
Northern of N. J.,	6s,	1917,	50,000.00	55,500.00	62,500.00
Great Northern:—					
Eastern of Minn.,	5s,	1908,	3,000.00	3,000.00	3,230.00
St. Paul, Minn. & Manitoba,	6s,	1909,	25,000.00	25,000.00	30,250.00
" " " "	6s,	1910,	25,000.00	27,500.00	30,500.00
" " " "	4 $\frac{1}{2}$ s,	1933,	30,000.00	57,500.00	58,000.00
" " " "	6s,	1933,	50,000.00	70,000.00	71,000.00
Illinois Central,	3 $\frac{1}{2}$ s,	1953,	25,000.00	23,125.00	25,500.00
Michigan Central,	7s,	1902,	1,000.00	1,000.00	1,070.00
" (Kal. & So. Haven),	5s,	1939,	13,000.00	15,800.00	15,800.00
Joliet & Northern Indiana,	7s,	1907,	25,000.00	28,750.00	30,000.00
New York & Long Branch,	4s,	1941,	50,000.00	53,500.00	57,000.00
Northern Pacific:—					
Western of Minn.,	7s,	1907,	11,000.00	11,000.00	13,090.00
Pennsylvania Co.:—					
Ashtabula & Pittsburgh,	6s,	1908,	18,000.00	15,000.00	20,880.00
Chartiers,	7s,	1901,	5,000.00	5,000.00	5,300.00
Cleveland & Pittsburgh,	7s,	1900,	12,000.00	12,000.00	12,360.00
Terre Haute & Indianapolis,	5s,	1935,	50,000.00	51,700.00	53,000.00
Philadelphia & Reading:—					
Delaware & Bound Brook,	7s,	1905,	20,000.00	20,000.00	22,800.00
Pittsburgh & Lake Erie:—					
McKeesport & Belle Vernon,	6s,	1918,	10,000.00	11,700.00	12,500.00
Pitts., McKeesport & Yough.,	6s,	1932,	25,000.00	29,500.00	35,000.00
Western Maryland:—					
Baltimore & Harrisburgh,	5s,	1936,	65,000.00	76,700.00	81,900.00
West Virginia, Central & Pitts.:—					
Piedmont & Cumberland,	5s,	1911,	18,000.00	18,900.00	19,620.00
Totals.			\$ 1,262,000.00	1,389,985.00	1,523,045.00

## BANK STOCKS.

150 shares	Etna	National, Hartford.	\$	15,000.00	15,500.00	25,500.00
400 "	American	" "	"	20,000.00	20,000.00	28,800.00
100 "	Charter Oak	" "	"	10,000.00	10,000.00	9,300.00
32 "	Farmers & Mech.	" "	"	3,200.00	3,200.00	3,776.00
300 "	First	" "	"	30,000.00	30,000.00	35,400.00
47 "	Hartford	" "	"	4,700.00	4,700.00	6,568.00
100 "	Mercantile	" "	"			
(in liquidation, 86 $\frac{1}{2}$ per cent. repaid.)				1,350.00	1,350.00	350.00
120 shares	City,	Hartford,		12,000.00	12,000.00	13,440.00
100 "	Hartford Trust Co.,	" "	"	10,000.00	10,000.00	15,500.00
100 "	Deep River National,	Deep River,		10,000.00	10,000.00	10,800.00
67 "	Home	Meriden,		6,700.00	6,700.00	8,040.00
25 "	Second	New Haven,		2,500.00	2,500.00	4,875.00
80 "	First	Norwich,		8,000.00	8,000.00	8,000.00



## MECHANICS SAVINGS BANK, HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.							
25 shares	First	National, Suffield,	4%		2,500.00	2,500.00	3,750.00
200 "	Mechanics	" New York,			5,000.00	5,000.00	10,200.00
50 "	Nat. Bank of Commerce,	"			5,000.00	5,000.00	12,500.00
59 "	Phenix National,	"			1,180.00	1,180.00	1,298.00
50 "	Nassau,	"			2,500.00	2,500.00	3,750.00
Totals, . . . . .					\$ 149,630.00	149,630.00	201,212.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,541; total amount, \$2,005,145.24	
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	994; total amount, 1,322,106.44	
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	424; total amount, 1,460,238.16	
4	Number of depositors having over \$10,000, . . . . .	0; total amount, 0	
5	Total number of depositors, . . . . .	10,869; total deposits, \$4,787,489.84	
6	Largest amount due a single depositor, . . . . .	9,917.56	
7	Number of accounts opened during the past year, 1,696; number closed, 743; increase, 953.		
8	Amount deposited, including interest credited, during the past year, . . . . .	1,399,409.94	
9	Amount withdrawn during the past year, . . . . .	928,578.82	
10	Amount of increase, . . . . .	470,831.12	
11	Amount of income received during the past year was, . . . . .	236,840.95	
12	Total expenses, including salaries, during the past year, were, . . . . .	13,801.48	
13	State tax during the past year was, . . . . .	10,270.30	
14	Dividends the past year:		
	2 per cent. paid Jan. 1, 1899; amount, \$82,919.31		
	2 per cent. paid July 1, 1899; amount, 88,389.77—	171,309.08	
15	Net amount of premiums charged off the past year, . . . . .	28,832.75	
16	Total amount of loans of every description charged off the past year, . . . . .	0	
17	Amount of past due paper at this time is, . . . . .	0	
18	Amount carried to surplus, or profit and loss, during the past year was, . . . . .	27,926.11	
19	Amount of assets yielding no income the past year, . . . . .	50,449.00	
20	Loans on real estate — are they all first mortgages? . . . . .	Yes.	
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	45,000.00	
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	0	
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	40,000.00	

## MECHANICS SAVINGS BANK, HARTFORD.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	1.7%
25	Net income from foreclosed real estate during the past year,	\$3,204.39
26	Date of annual meeting of Incorporators to elect Trustees or Directors, in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, in July.	

OFFICERS.—President, Henry C. Dwight; Treasurer, Ward W. Jacobs; Directors or Trustees, Daniel Phillips, Ward W. Jacobs, Hugh Harbison, Charles L. Lincoln, George A. Fairfield, John G. Root, John M. Holcombe, Henry C. Dwight, Frederick R. Foster, William B. Clark, James B. Moore, James H. Knight, Lester L. Ensworth, Frank C. Sumner, George Pope, Edwin P. Taylor, James U. Taintor, William H. King.

## MECHANICS SAVINGS BANK, WINSTED.

LYMAN R. NORTON, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . . . .	\$601,471.50	Whole amount of deposits, \$1,214,431.84	
Loans on collateral security, . . . . .		Surplus account, . . . . .	37,000.00
Loans on personal security only, . . . . .	208,013.97	Interest account, less current expenses and taxes paid, . . . . .	28,390.91
Town, city, and borough notes and orders, . . . . .	9,100.00	Over and short, . . . . .	27.26
School dist. notes and orders, . . . . .	6,585.00		
United States bonds, . . . . .	100.00		
Town, city, school district, and corporation bonds, . . . . .	59,500.00		
Railroad bonds, . . . . .	206,000.00		
Bank stocks in Connecticut, . . . . .	94,800.00		
Bank stocks in other States, . . . . .	6,000.00		
Real estate by foreclosure, . . . . .	5,573.10		
Insurance and taxes advanced on real estate mortgaged, . . . . .	56.83		
Premium account, . . . . .	52,432.50		
Cash in banks, . . . . .	24,081.11		
Cash in vault, . . . . .	6,136.00		
Total Assets, . . . . .	\$1,279,850.01	Total Liabilities, . . . . .	\$1,279,850.01

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, coupon, . . . . . \$	100.00	100.00	100.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Winchester, . . . . . \$	8,000.00	8,000.00	8,000.00
Hartland, . . . . . \$	1,100.00	1,100.00	1,100.00
Totals, . . . . . \$	9,100.00	9,100.00	9,100.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First, Winchester, . . . . . \$	6,585.00	6,585.00	6,585.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
South Norwalk, . . . . . 4s, 1900, \$	9,000.00	9,000.00	9,000.00

## MECHANICS SAVINGS BANK, WINSTED.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DIST., AND CORP. BONDS.— CONTINUED.						
South Norwalk,	4s,	1910,	\$	9,000.00	9,000.00	9,000.00
Barkhamsted,	3½s,	500 yearly,		22,500.00	22,500.00	22,500.00
Denver, Col.,	4s,	1904,		5,000.00	5,000.00	5,000.00
" "	4s,	1908,		5,000.00	5,000.00	5,000.00
Duluth, Minn.,	4s,	1921,		5,000.00	5,000.00	5,000.00
Superior, Wis.,	6s,	1910,		4,000.00	4,000.00	4,000.00
Totals,			\$	59,500.00	59,500.00	59,500.00
RAILROAD BONDS.						
Chicago, Milwaukee & St. Paul :—						
LaCrosse & Davenport,	5s,	1919,	\$	5,000.00	5,000.00	6,000.00
Dubuque,	5s,	1920,		5,000.00	5,000.00	6,500.00
Chicago & Northwestern :—						
Northwestern Union,	7s,	1917,		8,000.00	8,000.00	11,000.00
Menominee,	7s,	1911,		5,000.00	5,000.00	6,500.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		13,000.00	13,000.00	14,000.00
New York Central & Hudson River,	7s,	1903,		10,000.00	10,000.00	11,200.00
Buffalo, New York & Erie,	7s,	1916,		5,000.00	5,000.00	6,650.00
New York, Lack. & Western,	6s,	1921,		5,000.00	5,000.00	6,700.00
Bald Eagle Valley,	6s,	1910,		1,000.00	1,000.00	1,100.00
Housatonic,	5s,	1937,		10,000.00	10,000.00	13,000.00
St. Paul, Minn. & Manitoba,	6s,	1909,		5,000.00	5,000.00	6,000.00
" " " Dak. Ex.,	6s,	1910,		36,000.00	36,000.00	43,900.00
Illinois Central, Springfield Div.,	3½s,	1951,		25,000.00	25,000.00	25,500.00
" " Western Line,	4s,	1951,		12,000.00	12,000.00	13,200.00
Chicago, Bur. & Quincy, Neb. Ex.,	4s,	1927,		20,000.00	20,000.00	22,500.00
Chicago, Rock Island & Pacific,	4s,	1988,		10,000.00	10,000.00	10,600.00
New York & Long Branch,	4s,	1941,		31,000.00	31,000.00	35,300.00
Totals,			\$	206,000.00	206,000.00	239,650.00
BANK STOCKS.						
152 shares First Nat., Winsted,			\$	15,200.00	15,200.00	16,720.00
128 " Hurlbut " "				12,800.00	12,800.00	21,760.00
25 " Hartford " Hartford,				2,500.00	2,500.00	3,500.00
22 " Phoenix " "				2,200.00	2,200.00	2,700.00
14 " American " "				700.00	700.00	1,000.00
50 " Mercantile " "				675.00	675.00	175.00
(86½ per cent. paid)						
55 " Conn. T. & S. D. Co.,				5,500.00	5,500.00	10,000.00
15 " Hartford Trust,				1,500.00	1,500.00	2,250.00
37 " Second Nat., New Haven,				3,700.00	3,700.00	6,500.00
20 " Tradesmen's " "				2,000.00	2,000.00	2,800.00



## MECHANICS SAVINGS BANK, WINSTED.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.							
10 shares	Yale	Nat.,	New Haven,	\$	1,000.00	1,000.00	1,200.00
70 "	Merchants	"	"		3,500.00	3,500.00	3,850.00
84 "	First	"	Bridgeport,		8,400.00	8,400.00	15,000.00
22 "	City	"	"		2,200.00	2,200.00	4,000.00
35 "	Birmingham	"	"		3,500.00	3,500.00	6,000.00
34 "	Waterbury	"	Waterbury,		1,700.00	1,700.00	2,800.00
100 "	Fourth	"	"		10,000.00	10,000.00	14,000.00
28 "	Citizens	"	"		2,800.00	2,800.00	3,800.00
6 "	Danbury	"	Danbury,		600.00	600.00	600.00
30 "	Pahquioque	"	"		3,000.00	3,000.00	3,300.00
15 "	Central	"	Middletown,		1,125.00	1,125.00	1,850.00
52 "	New Britain	"	"		5,200.00	5,200.00	8,840.00
25 "	First	"	Wallingford,		2,500.00	2,500.00	3,300.00
5 "	Bristol	"	"		500.00	500.00	900.00
20 "	Home	"	Meriden,		2,000.00	2,000.00	2,500.00
50 "	American Ex.	"	New York,		5,000.00	5,000.00	9,000.00
10 "	Commerce	"	"		1,000.00	1,000.00	2,500.00
Totals,					\$ 100,800.00	100,800.00	150,345.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,299 ; total amount,	\$528,801.99
2	Number of depositors having \$1,000 and not over \$2,000,	328 ; total amount,	446,587.89
3	Number of depositors having over \$2,000 and not over \$10,000,	87 ; total amount,	239,041.96
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	2,714 ; total deposits,	\$1,214,431.84
6	Largest amount due a single depositor,		7,260.94
7	Number of accounts opened during the past year, 371 ; number closed, 131 ; increase, 240.		
8	Amount deposited, including interest credited, during the past year,		298,703.09
9	Amount withdrawn during the past year,		230,379.46
10	Amount of increase,		68,323.63
11	Amount of income received during the past year was		62,801.74
12	Total expenses, including salaries, during the past year, were		3,012.50
13	State tax during the past year was		2,737.28
14	*Dividends the past year :		
	2 per cent. paid Jan., 1899 ; amount,	\$22,279.77	
	2 per cent. paid July, 1899 ; amount,	22,901.88—	45,181.65

\* On excess of \$2,000, 3½ per cent. per annum.

## MECHANICS SAVINGS BANK, WINSTED.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

15	Net amount of premiums charged off the past year, . . . . .	\$3,867.56
16	Total amount of loans of every description charged off the past year, . . . . .	333.33
17	Amount of past due paper at this time is . . . . .	0
18	Amount carried to surplus, or profit and loss, during the past year, was . . . . .	2,000.00
19	Amount of assets yielding no income the past year, . . . . .	0
20	Loans on real estate—are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	17,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	30,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	10,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	6.51
25	Net income from foreclosed real estate during the past year, . . . . .	388.55
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in July.	

OFFICERS — President, Charles B. Hallett ; Treasurer, Lyman R. Norton ; Directors or Trustees : Charles B. Hallett, Harvey L. Roberts, Lyman C. Colt, Warham H. Williams, Lorenzo M. Blake, Charles S. Jopp, William S. Hulbert.

## MECHANICS &amp; FARMERS SAVINGS BANK, BRIDGEPORT.

L. S. CATLIN, Treasurer.

INCORPORATED, 1871.

## STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$857,815.00	Whole amount of deposits, \$2,132,653.04	
Loans on collateral security, . . .	69,610.00	Surplus account, . . .	46,426.18
Loans on personal security only, . . .	450.00	Interest account, less current expenses and taxes paid, . . .	38,005.40
Town, city, school district, and corporation bonds, . . .	519,545.15	Due on real estate loans, . . .	3,849.00
Railroad bonds, . . .	521,950.00		
Bank stocks in Connecticut, . . .	137,755.00		
Real estate by foreclosure, . . .	36,950.00		
Insurance and taxes advanced on real estate mortgaged, . . .	502.18		
State warrants, . . .	11,500.00		
Safe and furniture account, . . .	1,600.00		
Cash in banks, . . .	54,884.45		
Cash in vault, . . .	8,371.84		
Total Assets, . . .	\$2,220,933.62	Total Liabilities, . . .	\$2,220,933.62

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE WARRANTS.			
Colorado, . . . . .	\$ 11,500.00	11,500.00	11,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Belfast, Me., 4s, 1918, \$	10,000.00	10,600.00	11,000.00
Camden, N. J., 4½s, 1922-1923,	25,000.00	27,200.00	30,000.00
Chicago, Ill., 4s, 1921,	10,000.00	10,000.00	11,000.00
Columbus, Ohio, 4s, 1916,	1,000.00	1,000.00	1,080.00
Davenport, Ia., 6s, 1903,	4,000.00	4,200.00	4,400.00
Denver, Col., 6s, 1904-1906,	18,000.00	19,800.00	19,800.00
" 5s, 1906,	10,000.00	10,500.00	10,700.00
" 4s, 1904,	10,000.00	9,700.00	10,200.00
Dubuque, Ia., 4s, 1917,	10,000.00	10,200.00	10,600.00
Duluth, Minn., 6s, 1911,	5,000.00	5,800.00	5,900.00
Easton, Conn., 3½s, 1939,	10,000.00	10,300.00	10,700.00
Findlay, Ohio, 6s, 1907,	5,000.00	5,800.00	6,000.00
" 5s, 1908,	5,000.00	5,300.00	5,500.00
Huntington, Conn., 4s, 1917,	5,000.00	5,200.00	5,400.00
Indianapolis, Ind., 6s, 1907,	3,945.15	3,945.15	3,945.15
Joilet, Ill., 4½s, 1905,	5,000.00	5,100.00	5,250.00
Los Angeles, Cal., 4s, 1907,	6,000.00	6,000.00	6,180.00
Louisville, Ky., 5s, 1911,	10,000.00	10,900.00	11,500.00
" 4s, 1930,	5,000.00	5,000.00	5,600.00

# MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.

## — CONTINUED.

### INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
Milwaukee, Wis.,	5s, 1906-1915, \$	10,000.00	11,000.00	11,500.00
Omaha, Neb.,	6s, 1901,	5,000.00	5,000.00	5,100.00
"	5s, 1899-1903,	23,500.00	23,700.00	24,675.00
"	4½s, 1904-1906,	18,200.00	18,800.00	19,292.00
"	4s, 1918,	10,000.00	10,500.00	10,600.00
Old Town, Me.,	4s, 1918,	14,500.00	15,200.00	15,950.00
Paducah, Ky.,	4s, 1920,	4,000.00	4,000.00	4,400.00
Paterson, N. J.,	5s, 1904,	10,000.00	10,800.00	11,000.00
Portland, Or.,	5s, 1920-1928,	25,000.00	31,400.00	32,500.00
Saginaw, Mich.,	4s, 1905-1907,	5,000.00	5,100.00	5,250.00
Sioux City, Ia.,	4½s, 1916-1918,	30,000.00	31,000.00	33,000.00
St. Joseph, Mo.,	6s, 1903,	30,000.00	32,300.00	33,000.00
Stonington, Conn.,	4s, 1918,	8,500.00	9,000.00	9,350.00
Superior, Wis.,	6s, 1910,	30,000.00	35,000.00	36,300.00
Toledo, Ohio,	5s, 1901-1903,	6,930.00	7,000.00	7,200.00
"	3½s, 1929,	10,000.00	10,300.00	10,400.00
Topeka, Kan.,	5s, 1913,	20,000.00	20,600.00	23,000.00
Youngstown, Ohio,	5s, 1900-1901,	3,000.00	3,000.00	3,030.00
Zanesville, "	6s, 1900-1901,	9,000.00	9,300.00	9,400.00
Fairfield Co., Conn.,	4s, 1909,	60,000.00	60,000.00	61,200.00

Totals, . . . . . \$ 490,575.15 519,545.15 540,902.15

### RAILROAD BONDS.

Atchison, Topeka & Santa Fe,	4s, 1995, \$	15,500.00	12,400.00	15,655.00
Baltimore & Cumberland Ex.,	6s, 1931,	21,000.00	27,000.00	30,450.00
Baltimore & Harrisburg,	5s, 1936,	30,000.00	36,600.00	38,400.00
Brooklyn & Montauk,	6s, 1911,	20,000.00	23,800.00	24,600.00
Buffalo Creek,	6s, 1907,	12,000.00	13,700.00	14,040.00
Buffalo & Susquehanna,	5s, 1913,	11,500.00	12,700.00	13,225.00
Chicago, Burlington & Quincy,	5s, 1919,	10,000.00	11,400.00	12,000.00
C., B. & Q., Nebraska Ex. Div.,	4s, 1927,	10,000.00	10,800.00	11,200.00
C., M. & St. Paul, Min. P't Div.,	5s, 1910,	25,000.00	26,300.00	28,250.00
" " Pacific W. "	5s, 1921,	10,000.00	10,000.00	12,200.00
Chicago, Rock Island & Pacific,	4s, 1988,	30,000.00	31,700.00	31,800.00
Clearfield & Mahoning,	5s, 1943,	30,000.00	36,150.00	39,600.00
Eastern, Minn.,	4s, 1948,	10,000.00	10,900.00	11,100.00
Ev. & T. H., Mt. Vernon Div.,	6s, 1923,	15,000.00	15,400.00	15,000.00
" " Sullivan Co. Div.,	5s, 1930,	27,000.00	27,000.00	24,300.00
Illinois Central, Louisville	3½s, 1953,	20,000.00	18,900.00	20,600.00
" " Western Lines "	4s, 1951,	10,000.00	10,600.00	11,000.00
Iowa Falls & Sioux City,	7s, 1917,	5,000.00	6,200.00	6,750.00
Long Island,	4s, 1932,	15,000.00	15,000.00	15,750.00
McKeesport & Belle Vernon,	6s, 1918,	16,000.00	20,200.00	21,120.00
Michigan Central,	5s, 1939,	20,000.00	25,100.00	26,400.00
M., L. S. & W., Ashland Div.,	6s, 1925,	1,000.00	1,400.00	1,400.00



## MECHANICS &amp; FARMERS SAVINGS BANK, BRIDGEPORT.

— CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.					
Northern New Jersey,	6s,	1917,	\$ 16,000.00	19,600.00	20,800.00
Ottumwa, C. R. & St. Paul,	5s,	1909,	15,000.00	15,600.00	17,250.00
Sharon,	4½s,	1919,	10,000.00	10,000.00	11,000.00
Skaneateles,	5s,	1908-1911,	10,000.00	10,900.00	11,200.00
St. P., Minn. & Manitoba,	4s,	1937,	10,000.00	10,600.00	10,700.00
Staten Island,	4½s,	1943,	25,000.00	25,000.00	27,500.00
Sunb'y, Hazelt. & Wilkesbarre,	5s,	1928,	8,000.00	8,600.00	8,800.00
Tuscarora Valley,	5s,	1917,	18,000.00	18,400.00	20,160.00
Totals,			\$ 476,000.00	521,950.00	552,250.00
BANK STOCKS.					
33 shares Birmingham National,			\$ 3,300.00	5,500.00	5,610.00
200 " Bridgeport		Bridgeport,	10,000.00	17,100.00	17,500.00
277 " City		"	27,700.00	41,000.00	44,320.00
192 " Connecticut		"	19,200.00	28,400.00	29,952.00
114 " First		"	11,400.00	20,000.00	20,520.00
26 " First		Westport,	2,600.00	2,600.00	3,250.00
73 " Pequonnock		Bridgeport,	7,300.00	8,955.00	10,950.00
8 " Southington		Southington,	800.00	800.00	920.00
14 " Merchants		New Haven,	700.00	700.00	840.00
500 " New Haven Co.		"	5,000.00	8,000.00	8,100.00
30 " Thames		Norwich,	3,000.00	4,700.00	4,740.00
Totals,			\$ 91,000.00	137,755.00	146,702.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,660; total amount,	\$962,771.60
2	Number of depositors having \$1,000 and not over \$2,000,	528; total amount,	687,386.34
3	Number of depositors having over \$2,000 and not over \$10,000,	174; total amount,	482,495.10
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	6,362; total deposits,	\$2,132,653.04
6	Largest amount due a single depositor,		6,703.72
7	Number of accounts opened during the past year, 1,591; number closed, 901; increase, 690.		
8	Amount deposited, including interest credited, during the past year,		745,713.95

# MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.

## — CONTINUED.

### MISCELLANEOUS ITEMS.—CONTINUED.

9	Amount withdrawn during the past year, . . . . .	\$479,702.55
10	Amount of increase, . . . . .	266,011.40
11	Amount of income received during the past year was . . . . .	100,493.98
12	Total expenses, including salaries, during the past year were . . . . .	6,455.40
13	State tax during the past year was . . . . .	4,626.82
14	Dividends the past year :	
	2 per cent. paid Jan. 1, 1899; amount, . . . . .	\$36,096.99
	1½ per cent. paid July 1, 1899; amount, . . . . .	34,155.26—
15	Net amount of premiums charged off the past year, . . . . .	6,271.72
16	Total amount of loans of every description charged off the past year, . . . . .	0
17	Amount of past due paper at this time is, . . . . .	0
18	Amount carried to surplus, or profit and loss, during the past year was . . . . .	4,964.51
19	Amount of assets yielding no income the past year, . . . . .	13,100.00
20	Loans on real estate—are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	34,500.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	450.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	13,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	3¼ per cent.
25	Net income from foreclosed real estate during the past year, . . . . .	1,255.88
26	Date of annual meeting of Incorporators to elect Trustees or Directors, month of July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, month of July.	

OFFICERS. — President, John L. Wessels ; Vice-Presidents, M. E. Morris, H. C. Cogswell ; Treasurer, L. S. Catlin ; Directors or Trustees, S. C. Kingman, George W. Peck, Andrew J. Smith, D. N. Morgan, J. W. Knowlton, L. S. Catlin, Chauncey Morton, L. F. Curtis, F. B. Hall, George H. Zink, Andrew B. Curtiss, Edwin G. Sanford, David B. Booth, Geo. W. Fairchild, Goodwin Stoddard, Wm. L. Savage.

## MERIDEN SAVINGS BANK.

W. H. CATLIN, Treasurer.

INCORPORATED, 1851.

## STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$1,203,528.00	Whole amount of deposits,	\$3,330,029.05
Loans on collateral security,	22,114.50	Surplus account,	125,000.00
Loans on personal security only,	15,550.00	Interest account, less current expenses and taxes paid,	44,390.98
Town, city, and borough notes and orders,	86,500.00	Profit and loss account,	87,511.83
School district notes and orders,	271.00		
United States bonds,	25,100.00		
Town, city, school district, and corporation bonds,	705,700.00		
Railroad bonds,	1,299,375.00		
Bank stocks in Connecticut,	118,550.00		
Real estate by foreclosure and other real estate,	17,260.87		
Banking house,	34,603.12		
Suspense account,	443.92		
Cash in banks,	52,699.76		
Cash in vault,	5,235.69		
Total Assets,	\$3,586,931.86	Total Liabilities,	\$3,586,931.86

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours, Coupons, 1907,	\$ 100.00	100.00	113.00
" " 1925,	10,000.00	10,000.00	13,000.00
" Registered, 1925,	5,000.00	5,000.00	6,500.00
Fives, Coupons, 1904,	10,000.00	10,000.00	11,150.00
Totals,	\$ 25,100.00	25,100.00	30,763.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Meriden, Conn.,	\$ 44,500.00	44,500.00	44,500.00
Town of " "	42,000.00	42,000.00	42,000.00
Totals,	\$ 86,500.00	86,500.00	86,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Kensington School District, Berlin, Conn.,	\$ 271.00	271.00	271.00

## MERIDEN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Greenwich, Conn., Town, 4s, 1915,	\$ 10,000.00	10,000.00	10,900.00
Meriden, " " 4s, 1908-9-10-11,	20,000.00	20,000.00	21,400.00
Middletown, " " 3 <sup>65</sup> / <sub>100</sub> s, 1909,	25,000.00	25,000.00	26,250.00
New Britain, " " 4s, 1901-2,	10,000.00	10,000.00	10,150.00
Wallingford, " " 4s, 1904-14,	5,000.00	5,000.00	5,150.00
" " Bor'gh, 4s, 1923,	15,000.00	15,000.00	16,800.00
Windsor L'ks " Town, 4s, 1922,	10,000.00	10,000.00	11,200.00
Bath, Maine, City, 4s, 1921,	22,500.00	22,500.00	24,975.00
" " " 6s, 1902,	1,000.00	1,000.00	1,070.00
Columbus, Ohio, City, 4s, 1905-9,	20,000.00	20,000.00	21,000.00
" " " 4s, 1906,	8,000.00	8,000.00	8,360.00
" " " 4s, 1906,	10,000.00	10,000.00	10,450.00
" " " 5s, 1910,	12,000.00	12,000.00	13,920.00
Dayton, Ohio, " 6s, 1902,	10,000.00	10,000.00	10,750.00
Dubuque, Iowa, " 4s, 1917,	25,000.00	25,000.00	27,500.00
Duluth, Minn., " 5s, 1923,	10,000.00	10,000.00	11,700.00
" " " 6s, 1901,	5,000.00	5,000.00	5,200.00
" " " 6s, 1900,	10,000.00	10,000.00	10,200.00
" " " 5s, 1926,	10,000.00	10,000.00	11,800.00
Fort Wayne, Ind., " 6s, 1914,	10,000.00	10,000.00	13,200.00
Hamilton, Ohio, " 5s, 1904,	5,000.00	5,000.00	5,400.00
Hoboken, N. J., " 4s, 1918,	10,000.00	10,000.00	11,050.00
Lexington, Ky., " 4 <sup>1</sup> / <sub>2</sub> s, 1920,	20,000.00	20,000.00	23,600.00
Louisville, " " 4s, 1930,	10,000.00	10,000.00	11,400.00
Los Angeles, Cal., " 4s, 1916,	5,000.00	5,000.00	5,350.00
" " " 4 <sup>1</sup> / <sub>2</sub> s, 1906-7-8-9,	10,000.00	10,000.00	10,800.00
Meriden, Conn., " 4s, 1911-13,	25,000.00	25,000.00	27,000.00
Milwaukee, Wis., " 7s, 1902,	3,000.00	3,000.00	3,240.00
Minneapolis, Minn., City, 4s, 1922,	10,000.00	10,000.00	11,200.00
" " " 4 <sup>1</sup> / <sub>2</sub> s, 1921,	10,000.00	10,000.00	11,950.00
Muskegon, Mich., " 5s, 1903-4-5,	20,000.00	20,000.00	21,600.00
New Albany, Ind., " 5s, 1915,	20,000.00	20,000.00	24,200.00
Newark, N. J., " 6s, 1908,	2,000.00	2,000.00	2,420.00
Omaha, Neb., " 4s, 1918,	20,000.00	20,000.00	22,000.00
" " " 4 <sup>1</sup> / <sub>2</sub> s, 1907,	10,000.00	10,000.00	10,800.00
" " " 4 <sup>1</sup> / <sub>2</sub> s, 1917,	10,000.00	10,000.00	11,600.00
" " " 5s, 1912,	10,000.00	10,000.00	11,700.00
" " " 5s, 1909,	7,000.00	7,000.00	7,980.00
" " " 5s, 1906,	4,000.00	4,000.00	4,420.00
" " " 5s, 1901,	3,000.00	3,000.00	3,090.00
" " " 5s, 1900,	13,500.00	13,500.00	13,702.50
" " " 5s, 1900-1-2-3,	8,000.00	8,000.00	8,240.00
Paterson, N. J., " 5s, 1915,	5,000.00	5,000.00	6,075.00
" " " 4 <sup>1</sup> / <sub>2</sub> s, 1907,	5,000.00	5,000.00	5,425.00
" " " 4 <sup>1</sup> / <sub>2</sub> s, 1905,	5,000.00	5,000.00	5,325.00
Pawtucket, R. I., " 4s, 1937,	25,000.00	25,000.00	29,000.00
Portland, Ore., " 5s, 1923,	10,000.00	10,000.00	12,600.00
" " " 5s, 1925,	10,000.00	10,000.00	12,700.00
" " " 5s, 1922,	2,000.00	2,000.00	2,500.00



## MERIDEN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.							
St. Paul, Minn.,	City,	4s,	1919,	\$	10,000.00	10,000.00	11,050.00
St. Joseph, Mo.,	"	6s,	1903,		30,000.00	30,000.00	32,850.00
South Bend, Ind.,	"	5s,	1913,		5,000.00	5,000.00	5,900.00
"	"	6s,	1900,		10,000.00	10,000.00	10,250.00
Sioux City, Iowa,	"	4½s,	1920,		20,000.00	20,000.00	23,000.00
Terre Haute, Ind.,	"	4½s,	1902,		12,000.00	12,000.00	12,360.00
Toledo, Ohio,	"	4½s,	1914,		10,000.00	10,000.00	11,100.00
"	"	4½s,	1919,		8,000.00	8,000.00	9,360.00
"	"	4½s,	1913,		4,000.00	4,000.00	4,520.00
"	"	4½s,	1904,		2,000.00	2,000.00	2,100.00
"	"	4½s,	1903,		20,000.00	20,000.00	20,800.00
"	"	5s,	1913,		1,000.00	1,000.00	1,185.00
"	"	5s,	1903,		8,000.00	8,000.00	8,480.00
"	"	4s,	1922,		7,000.00	7,000.00	7,770.00
Trenton, N. J.,	"	4s,	1913,		10,000.00	10,000.00	10,800.00
"	"	4s,	1904,		2,700.00	2,700.00	2,781.00
Totals, . . . . .					\$ 705,700.00	705,700.00	782,648.50
RAILROAD BONDS.							
Atchison, Topeka & Santa Fé,		4s,	1995,	\$	48,500.00	43,500.00	48,500.00
Baltimore & Harrisburg,		5s,	1936,		20,000.00	20,000.00	24,800.00
Beech Creek,		4s,	1936,		50,000.00	50,000.00	56,500.00
Buffalo Creek,		6s,	1907,		5,000.00	5,000.00	5,800.00
Clearfield & Mahoning,		5s,	1943,		25,000.00	25,000.00	32,500.00
Chicago, Burlington & Quincy,		7s,	1903,		5,000.00	5,000.00	5,675.00
Atchison & Nebraska,		7s,	1908,		12,000.00	12,000.00	15,000.00
Iowa,		5s,	1919,		7,000.00	7,000.00	8,050.00
Nebraska Extension,		4s,	1927,		20,000.00	20,000.00	22,600.00
Chicago, Milwaukee & St. Paul,		4s,	1989,		10,000.00	10,000.00	11,800.00
Chicago & Pacific,		6s,	1910,		11,000.00	11,000.00	13,310.00
" " Western,		5s,	1921,		10,000.00	10,000.00	12,100.00
" & Milwaukee,		7s,	1903,		46,000.00	46,000.00	79,810.00
Dubuque,		6s,	1920,		25,000.00	25,000.00	33,750.00
La Crosse & Davenport,		5s,	1919,		51,000.00	51,000.00	61,200.00
Mineral Point,		5s,	1910,		10,000.00	10,000.00	11,350.00
Southwestern,		6s,	1909,		34,000.00	34,000.00	41,140.00
Wisconsin Valley,		7s,	1909,		23,000.00	23,000.00	29,210.00
Chicago & Northwestern : —							
Chicago & Tomah,		6s,	1905,		35,000.00	35,000.00	39,900.00
Iowa,		4½s,	1902,		5,000.00	5,000.00	5,100.00
Madison Extension,		7s,	1911,		10,000.00	10,000.00	13,400.00
Menominee Extension,		7s,	1911,		9,000.00	9,000.00	12,060.00
Milwaukee & Madison,		6s,	1905,		16,000.00	16,000.00	18,560.00
Milwaukee, Lake Sh. & West'n,		6s,	1921,		10,000.00	10,000.00	14,000.00
Northern Illinois,		5s,	1910,		12,000.00	12,000.00	13,560.00
Ottumwa, Cedar Falls & St. P.,		5s,	1909,		70,000.00	70,000.00	78,400.00
Chicago, Rock Island & Pacific,		4s,	1988,		40,000.00	40,000.00	42,800.00

## MERIDEN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Cincinnati, Hamilton & Dayton, 5s, 1905, \$	6,000.00	6,000.00	6,480.00
Connecticut & Passumpsic, 4s, 1943,	5,000.00	5,000.00	5,700.00
Elmira & Williamsport, 6s, 1910,	31,000.00	31,000.00	38,440.00
Evansville & Terre Haute, 6s, 1921,	20,000.00	20,000.00	25,000.00
Sullivan Co. Coal Branch, 5s, 1930,	10,000.00	10,000.00	9,000.00
Erie & Pittsburgh, 3½s, 1940,	25,000.00	25,000.00	25,937.50
Fonda, Johnstown & Gloversville, 6s, 1921,	9,000.00	9,000.00	12,150.00
Goshen & Deckertown, 6s, 1928,	10,000.00	10,000.00	14,000.00
Iowa Falls & Sioux City, 7s, 1917,	20,000.00	20,000.00	28,600.00
Illinois Central, Louisville Div., 3½s, 1953,	25,000.00	23,950.00	25,500.00
" " Springfield " 3½s, 1951,	10,000.00	10,000.00	10,200.00
Joliet & Northern Indiana, 7s, 1907,	25,000.00	25,000.00	31,125.00
Little Miami, 5s, 1912,	8,000.00	8,000.00	9,320.00
Long Island, 4s, 1932,	16,000.00	15,925.00	16,000.00
" Metropolitan Ferry Co., 5s, 1937,	10,000.00	10,000.00	11,700.00
McKeesport & Belle Vernon, 6s, 1918,	31,000.00	31,000.00	41,850.00
Morris & Essex, 7s, 1914,	54,000.00	54,000.00	75,870.00
Michigan Central :—			
Kalamazoo & So. Haven Div., 5s, 1939,	50,000.00	50,000.00	66,000.00
Michigan Air Line, 4s, 1940,	20,000.00	20,000.00	22,200.00
New York Cent. & Hudson Riv., 7s, 1903,	15,000.00	15,000.00	17,100.00
" " & Long Branch, 4s, 1941,	30,000.00	30,000.00	34,200.00
Northern of New Jersey, 6s, 1917,	15,000.00	15,000.00	19,950.00
Pitts., M'Keesp't & Youghiogheny, 6s, 1932,	20,000.00	20,000.00	29,800.00
Piedmont & Cumberland, 5s, 1911,	15,000.00	15,000.00	16,800.00
Rensselaer & Saratoga, 7s, 1921,	1,000.00	1,000.00	1,550.00
St. P., Minneapolis & Manitoba, 4½s, 1933,	50,000.00	50,000.00	59,000.00
" " " " 6s, 1910,	40,000.00	40,000.00	48,400.00
" " " " 6s, 1909,	12,000.00	12,000.00	14,460.00
" " " Montana Ext., 4s, 1937,	50,000.00	50,000.00	53,500.00
Shamokin Valley & Pottsville, 7s, 1901,	13,000.00	13,000.00	13,910.00
Terre Haute & Indianapolis, 5s, 1925,	30,000.00	30,000.00	36,900.00
Tuscarora Valley, 5s, 1917,	10,000.00	10,000.00	11,300.00

Totals, . . . . . \$ 1,305,500.00 1,299,375.00 1,581,817.50

## BANK STOCKS.

120 shares	First National, Meriden,	\$ 12,000.00	12,000.00	18,000.00
200 "	Home " "	20,000.00	20,000.00	24,000.00
300 "	Meriden " "	30,000.00	30,000.00	30,000.00
125 "	New Britain Nat., New Britain,	12,500.00	12,500.00	18,750.00
40 "	Central " Middletown,	3,000.00	3,000.00	3,600.00
200 "	First " "	20,000.00	20,000.00	21,000.00
150 "	Middletown " "	11,250.00	11,250.00	15,750.00
60 "	Middlesex Co. Nat., "	6,000.00	6,000.00	6,000.00
4 "	Second National, New Haven,	400.00	400.00	720.00
34 "	Yale " "	3,400.00	3,400.00	4,216.00

Totals, . . . . . \$ 118,550.00 118,550.00 142,036.00

## MERIDEN SAVINGS BANK.— CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000.	7,121; total amount,	\$1,249,710.19
2	Number of depositors having \$1,000 and not over \$2,000.	653; total amount,	859,730.42
3	Number of depositors having over \$2,000 and not over \$10,000.	363; total amount,	1,198,562.74
4	Number of depositors having over \$10,000.	2; total amount,	22,025.70
5	Total number of depositors.	8,139; total deposits,	\$3,330,029.05
6	Largest amount due a single depositor.		11,933.24
7	Number of accounts opened during the past year, 1,047; number closed, 779; increase, 268.		
8	Amount deposited, including interest credited, during the past year.		719,736.96
9	Amount withdrawn during the past year.		456,392.82
10	Amount of increase.		263,344.14
11	Amount of income received during the past year was		173,567.36
12	Total expenses, including salaries, during the past year, were		7,859.98
13	State tax during the past year was		7,518.92
14	Dividends the past year :		
	2 per cent. paid Jan. 20, 1899; amount,	\$59,769.58	
	2 per cent. paid July 20, 1899; amount,	62,911.02—	122,680.60
15	Net amount of premiums charged off the past year.		56,334.45
16	Total amount of loans of every description charged off the past year.		8,000.00
17	Amount of past due paper at this time is		0
18	Amount carried to surplus, or profit and loss, during the past year was		56,348.60
19	Amount of assets yielding no income the past year.		20,150.00
20	Loans on real estate — are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation.		27,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation.		44,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation.		6,614.50
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto.	1 per cent.	
25	Net income from foreclosed real estate during the past year.		171.00
26	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday after July 19th.		
27	Date of annual meeting to elect President, Treasurer, and other officers, first Monday after July 19th.		

OFFICERS.— President, Levi E. Coe; Treasurer, W. H. Catlin; Directors, O. H. Platt, Charles Parker, S. A. Hull, H. Wales Lines, O. B. Arnold, J. L. Billard, H. S. Wilcox, Benj. Page, Homer A. Curtiss, A. Chamberlain, George R. Willmot, E. J. Doolittle, Walter Hubbard.

## MIDDLETOWN SAVINGS BANK.

HENRY H. SMITH, Treasurer.

INCORPORATED, 1825.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$1,910,973.00	Whole amount of deposits,	\$6,953,144.18
Loans on collateral security,	26,880.00	Surplus account,	500,000.00
Loans on personal security only,	600.00	Interest account, less current expenses and taxes paid,	132,739.78
Town, city, school district, and corporation bonds,	3,802,161.00	Profit and loss account,	73,573.79
Railroad bonds,	1,373,000.00	Rent account,	455.56
Railroad stocks and quarry stocks,	47,194.00	Sundry account,	2,326.88
Bank st'ks in Connecticut,	165,675.00		
Bank st'ks in other States,	47,000.00		
Real estate by foreclosure,	46,350.00		
Banking house,	31,000.00		
Cash in banks,	204,820.41		
Cash in vault,	6,586.28		
Total Assets,	\$7,662,239.69	Total Liabilities,	\$7,662,239.69

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Denver, Col., 4s, 1904,	\$ 30,000.00	30,000.00	30,000.00
“ Ansonia, Ct., 4s, 1915,	50,000.00	50,000.00	54,500.00
Town of Greenwich, “ 4s, 1915,	60,000.00	60,000.00	65,400.00
City of Middletown, “ 4s, 1922,	200,000.00	200,000.00	224,000.00
Town of “ “ 4s, 1900 to 1908,	72,000.00	72,000.00	72,160.00
“ New Canaan, “ 4s, 1900 to 1911,	24,500.00	24,500.00	24,500.00
“ Plainville, “ 4s, 1905 to 1915,	15,000.00	15,000.00	16,050.00
“ Stonington, “ 4s, 1909,	15,000.00	15,000.00	15,900.00
City of Waterbury, “ 4s, 1900 to 1902,	15,000.00	15,000.00	15,300.00
W. Hav'n U'ion sch. dist., 4½s, 1900 to 1909,	20,000.00	20,000.00	21,000.00
City of Chicago, Ill., 4s, 1921,	50,000.00	50,000.00	56,500.00
“ Decatur, “ 5s, 1913,	10,000.00	10,000.00	11,600.00
“ Joliet, “ 4½s, 1904,	3,000.00	3,000.00	3,120.00
“ Indi'nap'lis, Ind., 4s, 1899,	34,000.00	34,000.00	34,000.00
“ South Bend, “ 4s, 1903,	2,500.00	2,500.00	2,650.00
“ “ “ 4s, 1915,	32,000.00	32,000.00	34,560.00
“ Terre Ha'te, “ 4½s, 1908,	14,000.00	14,000.00	15,260.00
“ “ “ 4½s, 1909,	14,000.00	14,000.00	15,400.00
“ “ “ 6s, 1900 to 1905,	57,631.00	57,631.00	61,088.00
“ Clinton, Iowa, 5s, 1917,	35,000.00	35,000.00	41,650.00



## MIDDLETOWN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
City of Davenport, Iowa, 6s, 1900,	6,000.00	6,000.00	6,000.00
“ Dubuque, “ 5s, 1902,	24,000.00	24,000.00	24,960.00
“ Sioux City, “ 5s, 1907,	10,000.00	10,000.00	11,000.00
“ “ “ 4½s, 1920,	65,000.00	65,000.00	73,450.00
“ Lexington, Ky., 4½s, 1924,	45,000.00	45,000.00	52,200.00
“ “ “ 4½s, 1920,	2,000.00	2,000.00	2,280.00
“ “ “ 6s, 1904,	2,400.00	2,400.00	2,496.00
“ Louisville, “ 4s, 1903,	25,000.00	25,000.00	25,500.00
“ “ “ 5s, 1911,	5,000.00	5,000.00	5,850.00
“ “ “ 5s, 1919,	500.00	500.00	630.00
“ Newport, “ 5s, 1919,	23,500.00	23,500.00	29,140.00
“ “ “ 5s, 1907 to 1910,	5,000.00	5,000.00	5,700.00
“ Paducah, “ 4½s, 1918,	36,000.00	36,000.00	36,000.00
“ Bangor, Me., 6s, 1905,	2,000.00	2,000.00	2,280.00
“ Portland, “ 6s, 1907,	32,000.00	32,000.00	38,080.00
“ Holyoke, Mass., 6s, 1900,	25,000.00	25,000.00	25,000.00
“ Lynn, “ 4s, 1927,	50,000.00	50,000.00	58,000.00
“ Somerville, “ 4s, 1911 to 1920,	14,000.00	14,000.00	15,540.00
“ Bay City, Mich., 4s, 1925,	25,000.00	25,000.00	28,250.00
“ “ “ 4s, 1928,	35,000.00	35,000.00	39,900.00
“ “ “ 4s, 1930,	25,000.00	25,000.00	28,750.00
“ “ “ 4s, 1928,	15,000.00	15,000.00	17,100.00
“ Detroit, “ 4s, 1918,	125,000.00	125,000.00	141,250.00
“ Muskegon, “ 5s, 1926,	100,000.00	100,000.00	125,000.00
“ Duluth, Minn., 4½s, 1926,	21,000.00	21,000.00	22,680.00
“ “ “ 6s, 1911,	9,000.00	9,000.00	10,260.00
“ “ “ 6s, 1901,	10,000.00	10,000.00	10,300.00
“ Minneap's, “ 4s, 1919,	89,000.00	89,000.00	98,790.00
“ “ “ 4s, 1919,	53,000.00	53,000.00	58,830.00
“ “ “ 4s, 1919,	66,000.00	66,000.00	73,260.00
“ St. Paul, “ 4s, 1920,	50,000.00	50,000.00	55,500.00
“ “ “ 4s, 1919,	34,000.00	34,000.00	37,400.00
“ “ “ 4s, 1919,	91,000.00	91,000.00	100,100.00
“ “ “ 4s, 1920,	50,000.00	50,000.00	55,500.00
“ “ “ 4½s, 1917,	20,000.00	20,000.00	23,200.00
“ “ “ 6s, 1900 to 1908,	5,000.00	5,000.00	5,150.00
“ Winona, “ 5s, 1917,	55,000.00	55,000.00	63,250.00
“ Kansas City, Mo., 4½s, 1915,	50,000.00	50,000.00	57,500.00
“ Saint Louis, “ 6s, 1905,	10,000.00	10,000.00	11,500.00
“ “ “ 4s, 1905,	128,000.00	128,000.00	149,760.00
“ Omaha, Neb., 4½s, 1917,	4,000.00	4,000.00	4,480.00
“ “ “ 5s, 1912,	4,000.00	4,000.00	4,480.00
“ Hoboken, N. J., 4s, 1928,	15,000.00	15,000.00	16,800.00
“ Jersey City, “ 7s, 1913,	100,000.00	100,000.00	137,000.00
“ Newark, “ 7s, 1905,	10,000.00	10,000.00	12,000.00
“ “ “ 4s, 1922,	50,000.00	50,000.00	56,000.00
“ Paterson, “ 4½s, 1908,	35,000.00	35,000.00	38,150.00
“ “ “ 4½s, 1910,	70,000.00	70,000.00	77,000.00

## MIDDLETOWN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPO. RATION BONDS.—CONTINUED.							
City of Canton,	Ohio,	5s,	1902,	\$	9,000.00	9,000.00	9,360.00
"	"	"	4½s, 1900 to 1903,		9,130.00	9,130.00	9,403.00
"	Cincinnati,	"	7½s, 1902,		80,000.00	80,000.00	88,000.00
"	"	"	7½s, 1899,		2,000.00	2,000.00	2,000.00
"	"	"	7½s, 1906,		8,000.00	8,000.00	10,080.00
"	"	"	7s, 1902,		3,000.00	3,000.00	3,300.00
"	"	"	7s, 1908,		32,000.00	32,000.00	41,600.00
"	"	"	7s, 1904,		20,000.00	20,000.00	23,400.00
"	"	"	6s, 1909,		24,000.00	24,000.00	30,240.00
"	Columbus,	"	4s, 1900 to 1908,		20,000.00	20,000.00	20,500.00
"	"	"	4s, 1906,		22,000.00	22,000.00	23,100.00
"	"	"	4s, 1900,		100,000.00	100,000.00	100,000.00
"	"	"	4s, 1908,		23,000.00	23,000.00	24,150.00
"	"	"	4s, 1905,		29,000.00	29,000.00	30,160.00
"	"	"	4s, 1905,		1,000.00	1,000.00	1,040.00
"	"	"	4s, 1907,		8,000.00	8,000.00	8,480.00
"	"	"	4s, 1916,		30,000.00	30,000.00	33,000.00
"	"	"	4s, 1928,		10,000.00	10,000.00	11,500.00
"	"	"	5s, 1902,		13,500.00	13,500.00	14,040.00
"	"	"	5s, 1904,		1,500.00	1,500.00	1,605.00
"	"	"	5s, 1913,		5,000.00	5,000.00	5,950.00
"	"	"	5s, 1907,		43,000.00	43,000.00	47,730.00
"	"	"	5s, 1910,		20,000.00	20,000.00	23,000.00
"	"	"	5s, 1904,		9,000.00	9,000.00	9,630.00
"	"	"	4½s, 1906,		20,000.00	20,000.00	20,600.00
"	"	"	4½s, 1906,		8,000.00	8,000.00	8,240.00
"	"	"	4½s, 1906,		7,000.00	7,000.00	7,210.00
"	Dayton,	"	4s, 1902,		100,000.00	100,000.00	102,000.00
"	"	"	4s, 1899,		7,000.00	7,000.00	7,000.00
"	"	"	4s, 1900,		7,000.00	7,000.00	7,000.00
"	"	"	4s, 1901,		8,000.00	8,000.00	8,080.00
"	"	"	4s, 1902,		8,000.00	8,000.00	8,160.00
"	"	"	4s, 1900,		7,000.00	7,000.00	7,000.00
"	"	"	5s, 1904 to 1906,		27,000.00	27,000.00	29,430.00
"	"	"	6s, 1900,		23,000.00	23,000.00	23,000.00
"	"	"	6s, 1901,		35,000.00	35,000.00	36,400.00
"	Springfield,	"	6s, 1900 to 1902,		3,500.00	3,500.00	3,675.00
"	Toledo,	"	4½s, 1903,		30,000.00	30,000.00	30,900.00
"	"	"	4½s, 1903,		4,000.00	4,000.00	4,120.00
"	"	"	4½s, 1919,		3,000.00	3,000.00	3,480.00
"	"	"	4½s, 1908,		5,000.00	5,000.00	5,450.00
"	"	"	5s, 1905,		49,000.00	49,000.00	53,165.00
"	"	"	5s, 1913,		16,000.00	16,000.00	18,880.00
"	"	"	5s, 1911,		35,000.00	35,000.00	40,600.00
"	"	"	5s, 1903,		56,000.00	56,000.00	58,800.00
"	"	"	4½s, 1914,		91,000.00	91,000.00	100,100.00
"	"	"	7½s, 1900,		14,000.00	14,000.00	14,420.00
"	"	"	3½s, 1929,		38,000.00	38,000.00	39,520.00

## MIDDLETOWN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPO- RATION BONDS.—CONTINUED.			
City of Toledo, Ohio, 3½s, 1929,	\$ 37,000.00	37,000.00	38,480.00
“ Youngstown, “ 6s, 1902,	7,500.00	7,500.00	7,750.00
“ “ “ 5s, 1899 to 1901,	3,500.00	3,500.00	3,535.00
“ Zanesville, “ 4½s, 1909,	20,000.00	20,000.00	21,800.00
“ Johnst'n, Penn., 4½s, 1904 to 1924,	50,000.00	50,000.00	52,500.00
“ La Crosse, Wis., 5s, 1909,	33,000.00	33,000.00	33,000.00
“ Racine, “ 5s, 1900 to 1916,	17,000.00	17,000.00	18,700.00
“ “ “ 4s, 1903,	15,000.00	15,000.00	15,300.00
“ Sheboygan, “ 6s, 1902,	15,500.00	15,500.00	16,352.00
Totals, . . . . .	\$ 3,802,161.00	3,802,161.00	4,203,799.00
RAILROAD BONDS.			
Buffalo & Susquehanna, 5s, 1913,	\$ 30,000.00	30,000.00	30,600.00
Central of New Jersey, 7s, 1902,	32,000.00	32,000.00	35,200.00
Chicago & Alton, 7s, 1900,	84,000.00	84,000.00	86,520.00
Chicago, Burlington & Quincy, 7s, 1903,	100,000.00	100,000.00	112,000.00
“ “ “ 5s, 1919,	35,000.00	35,000.00	41,300.00
Burlington & Mo. River, 6s, 1908,	16,000.00	16,000.00	16,960.00
“ “ “ 6s, 1908,	11,000.00	11,000.00	11,660.00
Iowa Division, 4s, 1919,	47,000.00	47,000.00	49,820.00
Nebraska Extension, 4s, 1927,	22,000.00	22,000.00	24,860.00
Chicago, Milwaukee & St. Paul:—			
Chicago & Lake Superior, 5s, 1921,	23,000.00	23,000.00	28,060.00
Dubuque division, 6s, 1920,	43,000.00	43,000.00	57,620.00
La Crosse & Davenport, 5s, 1919,	15,000.00	15,000.00	18,000.00
Mineral Point, 5s, 1910,	55,000.00	55,000.00	61,600.00
South Western Division, 6s, 1909,	50,000.00	50,000.00	60,000.00
Chicago & Northwestern:—			
Cedar Rapids & Mo. River, 7s, 1916,	13,500.00	13,500.00	18,630.00
Chicago & Tomah, 6s, 1905,	55,000.00	55,000.00	61,600.00
Iowa division, 4½s, 1902,	50,000.00	50,000.00	51,500.00
Madison Extension, 7s, 1911,	20,000.00	20,000.00	26,400.00
Menominee River, 7s, 1906,	6,000.00	6,000.00	7,200.00
Northwestern Union, 7s, 1917,	26,500.00	26,500.00	38,690.00
Ottumwa, Cedar R'ls & St. P., 5s, 1909,	32,000.00	32,000.00	35,520.00
Delaware & Hudson, 7s, 1917,	30,000.00	30,000.00	42,900.00
Eastern Ry. of Minnesota, 5s, 1908,	100,000.00	100,000.00	111,000.00
Northern Division, 4s, 1927,	50,000.00	50,000.00	56,000.00
Illinois Central, 5s, 1921,	60,000.00	60,000.00	73,200.00
Michigan Central, 5s, 1931,	22,000.00	22,000.00	27,500.00
Mil., Lake Shore & Western, 5s, 1929,	20,000.00	20,000.00	25,600.00
New York & Harlem, 7s, 1900,	50,000.00	50,000.00	51,500.00
New York & Long Branch, 4s, 1941,	135,000.00	135,000.00	153,900.00
N. York, N. Haven & Hartford, 4s, 1903,	5,000.00	5,000.00	9,400.00
St. P., Minneap's & Manitoba, 6s, 1910,	125,000.00	125,000.00	152,500.00
Shamokin Valley & Pottsville, 7s, 1901,	10,000.00	10,000.00	10,500.00
Totals, . . . . .	\$ 1,373,000.00	1,373,000.00	1,587,740.00

## MIDDLETOWN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.						
88 shares	Nat. Pahquioque,	Danbury,	\$	8,800.00	8,800.00	9,680.00
135 "	City Bank,	Hartford,		13,500.00	13,500.00	14,850.00
150 "	Hartford National,	"		15,000.00	15,000.00	21,000.00
200 "	Central	Middletown,		15,000.00	15,000.00	17,000.00
185 "	Middlesex Co. Nat.,	"		18,500.00	18,500.00	19,425.00
569 "	Middletown Nat'l,	"		42,675.00	42,675.00	59,745.00
56 "	First	Meriden,		5,600.00	5,600.00	11,200.00
137 "	Home	"		13,700.00	13,700.00	16,440.00
86 "	Meriden	"		8,600.00	8,600.00	8,600.00
34 "	Yale	New Haven,		3,400.00	3,400.00	4,250.00
13 "	First	Norwich,		1,300.00	1,300.00	1,300.00
12 "	Second	"		1,200.00	1,200.00	1,200.00
160 "	Thames	"		16,000.00	16,000.00	24,000.00
24 "	First	Portland,		2,400.00	2,400.00	2,400.00
260 "	Americ'n Ex.	New York,		26,000.00	26,000.00	47,580.00
60 "	B'k of State of N. Y.,	New York,		6,000.00	6,000.00	7,500.00
100 "	Nassau,	"		5,000.00	5,000.00	7,650.00
100 "	National Shoe & Leather,	"		10,000.00	10,000.00	10,300.00
Totals, . . . . .				\$ 212,675.00	212,675.00	284,120.00
RAILROAD AND QUARRY STOCKS.						
590 shares	Middlesex Quarry Co.,		\$	59,000.00	34,694.00	23,600.00
125 "	N. Y., N. H. & H. R. R. Co.,			12,500.00	12,500.00	26,750.00
Totals, . . . . .				\$ 71,500.00	47,194.00	50,350.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,490; total amount, \$1,917,356.18
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	1,145; total amount, 1,585,533.00
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	842; total amount, 3,293,254.00
4	Number of depositors having over \$10,000, . . . . .	15; total amount, 157,001.00
5	Total number of depositors, . . . . .	10,492; total deposits, \$6,953,144.18
6	Largest amount due a single depositor, . . . . .	11,570.00
7	Number of accounts opened during the past year, 1,055; number closed, 813; increase, 242.	
8	Amount deposited, including interest credited, during the past year.	999,965.64
9	Amount withdrawn during the past year, . . . . .	777,035.60
10	Amount of increase, . . . . .	222,930.04
11	Amount of income received during the past year was . . . . .	361,626.83
12	Total expenses, including salaries, during the past year were . . . . .	12,963.96



## MIDDLETOWN SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

13	State tax during the past year was . . . . .	\$16,575.49
14	*Dividends the past year:—	
	2 per cent. paid Nov. 1, 1898; amount, . . . . .	\$131,837.50
	2 per cent. paid May 1, 1899; amount, . . . . .	134,727.84—
		266,565.34
15	Net amount of premiums charged off the past year, . . . . .	73,939.35
16	Total amount of loans of every description charged off the past year, . . . . .	0
17	Amount of past due paper at this time is . . . . .	0
18	Amount carried to surplus, or profit and loss, during the past year, was . . . . .	0
19	Amount of assets yielding no income the past year, . . . . .	34,694.00
20	Loans on real estate—are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	50,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	600.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	5,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	3.41%
25	Net income from foreclosed real estate during the past year, . . . . .	1,485.59
26	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday in June.	
27	Date of annual meeting to elect President, Treasurer, and other officers, first Monday in June.	

OFFICERS. — President, George A. Coles ; Treasurer, Henry H. Smith ; Directors or Trustees, Charles A. Boardman, M. B. Copeland, Henry Ward, Samuel Russell, William Wilcox, Henry Woodward, Edward Payne, George W. Atkins, James H. Bunce, George A. Coles, Eldon B. Birdsey, Walter B. Hubbard, Eugene H. Burr, Wallace K. Bacon, Wilbur F. Burrows, Frank B. Weeks, Charles Reynolds, Henry L. Mansfield, Lyman A. Mills, Albert R. Crittenden, Henry H. Smith, William H. Burrows, Eddie S. Davis, William G. Vermilye.

\* On excess of \$10,000, 3 per cent. per annum.

## MILFORD SAVINGS BANK.

W. CECIL DURAND, Treasurer.

INCORPORATED, 1872.

## STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$161,745.00	Whole amount of deposits, \$285,666.15	
Loans on collateral security, . . .	3,000.00	Surplus account, . . .	14,748.13
Loans on personal sec'y only, . . .	1,560.00	Interest account, less cur-	
Town and city bonds, . . .	64,100.00	rent expenses and taxes	
Railroad bonds, . . .	28,000.00	paid, . . .	769.90
Bank stocks in Connecticut, . . .	35,622.67	Profit and loss account, . . .	5,109.23
Ins. and taxes advanced on			
real estate mortgaged, . . .	93.26		
Fixture account, . . .	235.00		
Cash in banks, . . .	10,323.73		
Cash in vault, . . .	1,613.75		
Total Assets, . . .	\$306,293.41	Total Liabilities, . . .	\$306,293.41

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND CITY BONDS.			
Town of Milford, . . . 5s, 1898, \$	500.00	500.00	500.00
" " " 4s, 1905, . . .	18,000.00	18,000.00	18,000.00
" " " 4s, 1910, . . .	27,600.00	27,600.00	27,600.00
City of Columbus, Ohio, . . . 4s, 1905, . . .	5,000.00	5,000.00	5,000.00
" " " 4s, 1910, . . .	10,000.00	10,000.00	10,000.00
" " " 4½s, 1921, . . .	3,000.00	3,000.00	3,000.00
Totals, . . . . . \$	64,100.00	64,100.00	64,100.00
RAILROAD BONDS.			
New York, New Haven & Hartford, 4s, 1903, \$	10,000.00	10,000.00	10,400.00
New York, Providence & Boston, 4s, 1942, . . .	5,000.00	5,000.00	5,200.00
Chicago & Northwestern S. F., . . . 6s, 1929, . . .	7,000.00	7,000.00	7,700.00
Buffalo, New York & Erie, . . . 7s, 1916, . . .	5,000.00	5,000.00	6,400.00
Chicago & Northwestern, . . . 4½s, 1902, . . .	1,000.00	1,000.00	1,000.00
Totals, . . . . . \$	28,000.00	28,000.00	30,700.00
BANK STOCKS.			
140 shares Merchants Nat., New Haven, Conn., \$	7,000.00	7,000.00	7,700.00
22 " National, " " " . . .	2,200.00	3,410.00	3,960.00
30 " Yale Nat., " " " . . .	3,000.00	3,720.00	3,420.00
20 " Second " " " " . . .	2,000.00	2,000.00	8,500.00
50 " Nat. Tradesmen's " " " . . .	5,000.00	7,030.00	7,200.00

## MILFORD SAVINGS BANK.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED				
10 shares	Middlesex Co. Nat., Middlet'n, Conn., \$	1,000.00	1,000.00	1,000.00
9 "	First National, Meriden, "	900.00	912.67	1,710.00
36 "	Conn. " Bridgeport, "	3,600.00	5,450.00	5,400.00
51 "	Nat. Bk. of Com., N. London, "	5,100.00	5,100.00	6,120.00
Totals, . . . . . \$		29,800.00	35,622.67	40,010.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	991; total amount,	\$154,621.25
2	Number of depositors having \$1,000 and and not over \$2,000,	70; total amount,	96,488.61
3	Number of depositors having over \$2,000 and not over \$10,000,	14; total amount,	34,556.29
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,075; total deposits,	\$285,666.15
6	Largest amount due a single depositor,		3,691.47
7	Number of accounts opened during the past year, 145; number closed, 124; increase, 21.		
8	Amount deposited, including interest credited, during the past year,		84,100.21
9	Amount withdrawn during the past year,		78,630.96
10	Amount of increase,		5,469.25
11	Amount of income received during the past year was		14,851.72
12	Total expenses, including salaries, during the past year, were		1,664.74
13	State tax during the past year was		575.84
14	Dividends the past year:		
	2 per cent. paid Jan. 1, 1899; amount, \$5,236.04		
	2 per cent. paid July 1, 1899; amount, 5,288.57—		10,524.61
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		169.00
17	Amount of past due paper at this time is		0
18	Amount carried to surplus, or profit and loss, during the past year, was		2,169.61
19	Amount of assets yielding no income the past year,		12,000.00
20	Loans on real estate—are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		7,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		2,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		0

## MILFORD SAVINGS BANK.— CONTINUED.

## MISCELLANEOUS ITEMS.— CONTINUED.

- 26 Date of annual meeting of Incorporators to elect Trustees or Directors, first Tuesday after July 16th, each year.
- 27 Date of annual meeting to elect President, Treasurer, and other officers, first Tuesday after July 16th, each year.

OFFICERS.— President, George M. Gunn; Treasurer, W. Cecil Durand; Directors or Trustees, William G. Mitchell, James L. Miles, George M. Gunn, Dumond P. Merwin, James T. Highby, George W. Clark, Chas. Luke, Hezekiah B. Beardsley, William R. Osborn, George H. Furman, George E. Mallory, W. Cecil Durand, Sanford Hawkins, Theodore Thompson, Frederick L. Tibbals, Henry W. Cornwall, Edward G. Miles, Samuel C. Durand, Richard R. Hepburn, James A. Perry.



## MOODUS SAVINGS BANK.

EUGENE W. CHAFFEE, Treasurer.

INCORPORATED, 1870.

## STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$88,180.00	Whole amount of deposits, . . .	\$360,400.98
Loans on collateral security, . . .	5,780.00	Surplus account, . . .	10,000.00
Loans on personal sec'y only, . . .	15,800.00	Interest account, less cur-	
Town, city, and borough		rent exp. and taxes paid, . . .	4,219.62
notes and orders, . . .	21,800.00	Profit and loss account, . . .	1,832.33
School dist. notes and orders, . . .	498.88	Rent account, . . .	574.61
Town, city, school district,			
and corporation bonds, . . .	61,100.00		
Railroad bonds, . . .	98,500.00		
Bank stocks in Connecticut, . . .	59,500.00		
Bank stocks in other States, . . .	500.00		
Real estate by foreclosure, . . .	1,443.93		
Premium account, . . .	13,550.00		
Cash in banks, . . .	9,561.15		
Cash in vault, . . .	1,313.58		
Total Assets, . . .	\$377,027.54	Total Liabilities, . . .	\$377,027.54

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES.			
East Haddam Town, . . . . . \$	16,800.00	16,800.00	16,800.00
Naugatuck " . . . . . \$	5,000.00	5,000.00	5,000.00
Totals, . . . . . \$	21,800.00	21,800.00	21,800.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Fourth School District, East Haddam, . . . \$	82.14	82.14	82.14
Fifth " " " . . . . . \$	32.00	32.00	32.00
Eighth " " " . . . . . \$	68.12	68.12	68.12
Ninth " " " . . . . . \$	316.62	316.62	316.62
Totals, . . . . . \$	498.88	498.88	498.88
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Town of Naugatuck, Conn., 4s, 1907-12, \$	10,000.00	10,000.00	10,500.00
" Groton, " 4s, 1913, . . . . . \$	5,000.00	5,000.00	5,250.00
" Hebron, " 3½s, 1909, . . . . . \$	5,000.00	5,000.00	5,000.00
" New Haven, " 3½s, 1929, . . . . . \$	6,000.00	6,000.00	6,300.00

## MOODUS SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS. —CONTINUED.							
City of Norwalk, Conn.,	4s,	1907,	\$		5,000.00	5,000.00	5,250.00
“ Ansonia, “	4s,	1905-15,			5,000.00	5,000.00	5,300.00
“ Minneapolis, Minn.,	4s,	1919,			5,000.00	5,000.00	5,550.00
“ Duluth, “	4s,	1920,			5,000.00	5,000.00	5,000.00
“ Cleveland, Ohio,	3 <sup>4</sup> / <sub>100</sub> s,	1902,			5,000.00	5,000.00	5,000.00
“ Columbus, “	4 <sup>1</sup> / <sub>2</sub> s,	1905-07,			4,500.00	4,500.00	4,680.00
“ Joliet, Ill.,	6s,	1900-01,			5,600.00	5,600.00	5,712.00
Totals,			\$		61,100.00	61,100.00	63,542.00
RAILROAD BONDS.							
New York & Harlem,	7s,	1900,	\$		15,000.00	15,000.00	15,600.00
New York Central & Hudson River,	7s,	1903,			10,000.00	10,000.00	11,200.00
Morris & Essex,	7s,	1914,			10,000.00	10,000.00	14,000.00
Chicago, Rock Island & Pacific,	6s,	1917,			10,000.00	10,000.00	13,200.00
“ “ “ “	4s,	1988,			10,000.00	10,000.00	10,600.00
Chicago, Burlington & Quincy,	7s,	1903,			5,000.00	5,000.00	5,650.00
Rensselaer & Saratoga,	7s,	1921,			6,000.00	6,000.00	9,240.00
Delaware & Hudson Canal,	7s,	1917,			5,000.00	5,000.00	7,500.00
Delaware & Bound Brook,	7s,	1905,			5,000.00	5,000.00	5,950.00
New London Northern,	5s,	1910,			5,000.00	5,000.00	5,500.00
Buffalo & Susquehanna,	5s,	1913,			5,000.00	5,000.00	5,750.00
New York, Providence & Boston,	4s,	1901,			2,000.00	2,000.00	2,000.00
Illinois Central (Springfield Div.),	3 <sup>1</sup> / <sub>2</sub> s,	1951,			5,000.00	5,000.00	5,000.00
Atchison, Topeka & Santa Fe, Gen'l,	4s,	1995,			3,500.00	3,500.00	3,500.00
“ “ “ “ Adj't,	4s,	1995,			2,000.00	2,000.00	1,700.00
Totals,			\$		98,500.00	98,500.00	116,390.00
BANK STOCKS.							
32 shares Nat. B'k of New Eng., East Haddam,			\$		3,200.00	3,200.00	2,240.00
40 “ Deep River National, Deep River,					4,000.00	4,000.00	4,600.00
22 “ Southington “ Southington,					2,200.00	2,200.00	2,420.00
10 “ Mystic River “ Mystic River,					500.00	500.00	600.00
16 “ Yale “ New Haven,					1,600.00	1,600.00	1,984.00
10 “ Citizens “ Waterbury,					1,000.00	1,000.00	1,350.00
40 “ Phoenix “ Hartford,					4,000.00	4,000.00	4,920.00
60 “ Exchange “ “					3,000.00	3,000.00	3,780.00
28 “ Hartford “ “					2,800.00	2,800.00	3,864.00
20 “ Aetna “ “					2,000.00	2,000.00	3,300.00
20 “ Charter Oak “ “					2,000.00	2,000.00	1,840.00
26 “ Farm. & Mech. “ “					2,600.00	2,600.00	3,016.00
40 “ First “ “					4,000.00	4,000.00	4,640.00
40 “ “ “ Portland,					4,000.00	4,000.00	4,000.00

## MOODUS SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
20 shares First	National, Middletown, \$	2,000.00	2,000.00	2,100.00
40 " Central	" "	3,000.00	3,000.00	3,280.00
40 " Middletown	" "	3,000.00	3,000.00	4,200.00
15 " Middlesex Co.	" "	1,500.00	1,500.00	1,500.00
20 " Home	" Meriden,	2,000.00	2,000.00	2,400.00
21 " Meriden	" "	2,100.00	2,100.00	2,142.00
20 " National Pahquioque,	Danbury,	2,000.00	2,000.00	2,200.00
6 " Danbury	National,	600.00	600.00	600.00
21 " Thames	" Norwich,	2,100.00	2,100.00	3,255.00
20 " First	" "	2,000.00	2,000.00	2,000.00
20 " Uncas	" "	2,000.00	2,000.00	2,100.00
3 " Merchants	" "	300.00	300.00	360.00
5 " Ninth	" N. Y. City,	500.00	500.00	450.00
Totals,	\$	60,000.00	60,000.00	69,141.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	938; total amount,	\$160,773.18
2	Number of depositors having \$1,000 and not over \$2,000,	57; total amount,	83,103.60
3	Number of depositors having over \$2,000 and not over \$10,000,	28; total amount,	102,415.28
4	Number of depositors having over \$10,000,	1; total amount,	14,108.92
5	Total number of depositors,	1,024; total deposits,	\$360,400.98
6	Largest amount due a single depositor,		14,108.92
7	Number of accounts opened during the past year, 100; number closed, 92; increase, 8.		
8	Amount deposited, including interest credited, during the past year,		81,306.15
9	Amount withdrawn during the past year,		59,852.35
10	Amount of increase,		21,453.80
11	Amount of income received during the past year was		17,898.05
12	Total expenses, including salaries, during the past year were		1,095.79
13	State tax during the past year was		705.44
14	Dividends during the past year:		
	2 per cent. paid January 1, 1899; amount,	\$6,585.82	
	2 per cent. paid July 1, 1899; amount,	6,745.08—	13,330.90
15	Net amount of premiums charged off the past year,		1,426.95
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0

## MOODUS SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

18	Amount carried to surplus, or profit and loss, during the past year was	\$813.31
19	Amount of assets yielding no income the past year, . . . .	3,200.00
20	Loans on real estate—are they all first mortgages? . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . .	12,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . .	10,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . .	2,500.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . .	5 $\frac{3}{10}$ per cent.
25	Net income from foreclosed real estate during the past year, . .	77.50
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Thursday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Thursday in July.	

OFFICERS.—President, Charles E. Brownell; Vice-President, Albert E. Purple; Treasurer, Eugene W. Chaffee; Directors or Trustees, Charles E. Brownell, Albert E. Purple, and Eugene W. Chaffee (*ex officio*), Theodore Fuller, William L. Fowler, Jr., Arthur W. Chaffee, Albert E. Olmsted, Thaddeus R. Spencer.



## THE NATIONAL SAVINGS BANK OF NEW HAVEN.

JULIUS TWISS, Treasurer.

INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . . . .	\$1,215,895.00	Whole amount of deposits, \$2,241,046.70	
Loans on collateral security, . . . . .	52,175.00	Surplus account, . . . . .	95,000.00
Town, city, and borough . . . . .		Interest account, less cur-	
notes and orders, . . . . .	25,300.00	rent expenses and taxes	
School district notes and . . . . .		paid, . . . . .	13,190.50
orders, . . . . .	40,275.00	Profit and loss account, . . . . .	601.70
United States bonds, . . . . .	23,000.00	Rent account, . . . . .	290.91
State bonds, . . . . .	10,000.00		
Town, city, school district, . . . . .			
and corporation bonds, . . . . .	443,995.00		
Railroad bonds, . . . . .	315,790.00		
Bank stocks in Connecticut, . . . . .	93,020.00		
Real estate by foreclosure, . . . . .	19,567.78		
Insurance and taxes advanced . . . . .			
on real estate mortgaged, . . . . .	144.00		
Cash in banks, . . . . .	107,256.87		
Cash in vault, . . . . .	3,711.16		
Total Assets, . . . . .	\$2,350,129.81	Total Liabilities, . . . . .	\$2,350,129.81

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Threes of 1908-1918, . . . . . \$	15,000.00	15,000.00	16,050.00
Fours of 1907, . . . . .	5,000.00	5,000.00	5,500.00
Fours of 1925, . . . . .	3,000.00	3,000.00	3,840.00
Totals, . . . . . \$	23,000.00	23,000.00	25,390.00
STATE BONDS.			
State of Connecticut, 3½s, 1903, \$	5,000.00	5,000.00	5,100.00
" Massachusetts, 3½s, 1901, . . . . .	5,000.00	5,000.00	5,050.00
Totals, . . . . . \$	10,000.00	10,000.00	10,150.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of New Haven, Conn., . . . . . \$	20,000.00	20,000.00	20,000.00
Borough of West Haven, Conn., . . . . .	3,500.00	3,500.00	3,500.00
Ecclesiastical Societies, . . . . .	1,800.00	1,800.00	1,800.00
Totals, . . . . . \$	25,300.00	25,300.00	25,300.00

## THE NATIONAL SAVINGS BANK OF NEW HAVEN.—CONT'D.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.				
New Haven City School District,	\$	20,000.00	20,000.00	20,000.00
“ “ “ “ “ “		20,000.00	20,000.00	20,000.00
Fourth School District, North Haven,		275.00	275.00	275.00
Totals,	\$	40,275.00	40,275.00	40,275.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.				
New Haven City School Dist., 4s,	1909-1920, \$	17,000.00	17,000.00	18,020.00
Second No. Sch. Dist., H'f'd, 4s,	1904-1924,	10,000.00	10,000.00	10,600.00
Cent'l Sch. Dist., Wall'gford, 4s,	1904-1914,	10,000.00	9,850.00	10,300.00
New Haven Town Bonds, 3½s,	1909-1939,	19,000.00	18,465.00	19,190.00
Norwalk “ 3½s,	1918,	5,000.00	5,000.00	5,250.00
Glastonbury “ 4s,	1908,	6,000.00	6,000.00	6,180.00
Norfolk “ 4s,	1909,	6,000.00	6,000.00	6,300.00
Bristol “ 4s,	1901,	8,000.00	8,000.00	8,080.00
Naugatuck “ 4s,	1912,	15,000.00	15,000.00	15,750.00
Portland “ 3½s,	1919,	5,000.00	5,000.00	5,250.00
Essex “ 3½s,	1928,	10,000.00	10,000.00	10,600.00
Lyne “ 4s,	1918,	5,000.00	5,000.00	5,250.00
Norwalk Borough Bonds, 4s,	1897-1927,	5,000.00	5,000.00	5,100.00
New Haven City Bonds, 7s,	1900,	13,000.00	12,900.00	13,130.00
“ “ 3½s,	1902-1909,	5,000.00	4,850.00	5,050.00
New London “ 3½s,	1919,	6,500.00	6,500.00	6,825.00
Waterbury “ 4s,	1910,	6,000.00	6,000.00	6,360.00
New Britain “ 4s,	1913,	5,000.00	5,000.00	5,300.00
Boston, Mass., “ 4s,	1917,	5,000.00	5,000.00	5,550.00
Providence, R. I., “ 4s,	1911,	5,000.00	5,000.00	5,400.00
Pawtucket, “ 4s,	1937,	5,000.00	5,000.00	5,500.00
Woonsocket, “ 4s,	1927,	6,000.00	6,000.00	6,360.00
Newark, N. J., “ 4s,	1922,	6,000.00	6,000.00	6,660.00
Trenton, “ 4s,	1907,	6,000.00	6,000.00	6,240.00
Paterson, “ 4½s,	1904,	5,000.00	5,000.00	5,250.00
Cleveland, Ohio, “ 5s,	1899,	15,000.00	15,000.00	15,000.00
Cincinnati, “ 7½s,	1902,	17,000.00	17,000.00	18,650.00
“ “ 7s,	1908,	7,000.00	7,000.00	8,890.00
Columbus, “ 4½s,	1901,	4,000.00	4,000.00	4,040.00
“ “ 4½s,	1902,	5,000.00	5,000.00	5,150.00
“ “ 4s,	1905-1908,	14,000.00	13,830.00	14,420.00
“ “ 4s,	1909,	13,000.00	13,000.00	13,780.00
“ “ 4s,	1910,	20,000.00	19,600.00	21,200.00
Toledo, “ 4½s,	1903,	5,000.00	5,000.00	5,200.00
“ “ 4½s,	1911,	4,000.00	4,000.00	4,360.00
“ “ 4s,	1942,	5,000.00	5,000.00	5,500.00
Youngstown, “ 5s,	1900-1903,	5,000.00	5,000.00	5,100.00
Hamilton, “ 5s,	1907,	5,000.00	5,000.00	5,450.00
Louisville, Ky., “ 4s,	1923-1930,	5,000.00	5,000.00	5,600.00
“ “ 4s,	1928,	10,000.00	10,000.00	11,400.00
“ “ 4s,	1930,	41,000.00	41,000.00	47,970.00

THE NATIONAL SAVINGS BANK OF NEW HAVEN.—CONT'D.  
INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
Chicago, Ill., City Bonds, 4s, 1921,	\$ 15,000.00	15,000.00	16,500.00
Minneapolis, Minn., " 4s, 1919,	5,000.00	5,000.00	5,450.00
St. Joseph, Mo., " 6s, 1903,	5,000.00	5,000.00	5,350.00
Kansas City, " " 4½s, 1915,	5,000.00	5,000.00	5,650.00
Omaha, Neb., " 4½s, 1907,	8,000.00	8,000.00	8,400.00
" " " 4s, 1918,	15,000.00	15,000.00	15,900.00
Sioux City, Ia., " 4½s, 1906-1915,	5,000.00	5,000.00	5,050.00
Burlington, " " 4s, 1906,	5,000.00	5,000.00	5,000.00
Dubuque, " " 4s, 1917,	5,000.00	5,000.00	5,250.00
Los Angeles, Cal., " 5s, 1902-1903,	8,000.00	8,000.00	8,320.00
Totals,	\$ 445,500.00	443,995.00	476,075.00
RAILROAD BONDS.			
N. Y., N. H. & Hartford, 4s, 1903,	\$ 20,000.00	20,000.00	20,600.00
New London Northern, 4s, 1910,	12,000.00	12,000.00	12,480.00
Providence & Worcester, 4s, 1947,	8,000.00	8,000.00	9,120.00
New York Central & Hudson River, 7s, 1903,	5,000.00	5,000.00	5,600.00
Conn. and Pa's'mpsic (Boston & Me.), 4s, 1943,	7,000.00	7,000.00	7,980.00
Maine Central (D. & N. R. R.), 4s, 1917,	5,000.00	5,000.00	5,150.00
Utica & Blk. River (N. Y. C. & H. R.), 4s, 1922,	6,000.00	6,000.00	6,480.00
Beech Creek " " 4s, 1936,	6,000.00	6,000.00	6,540.00
Sunbury & Lewiston (Penn. R. R.), 4s, 1936,	5,000.00	5,000.00	5,300.00
River Front R. R. " " 4½s, 1912,	5,000.00	5,000.00	5,250.00
Erie & Pittsburg " " 3½s, 1940,	20,000.00	20,000.00	20,400.00
Buffalo & Susquehanna, 5s, 1913,	5,000.00	5,000.00	5,150.00
Michigan Central, main line, 7s, 1902,	5,000.00	5,000.00	5,500.00
" " " 5s, 1902,	5,000.00	5,000.00	5,200.00
Michigan Air Line, 4s, 1940,	25,000.00	25,000.00	26,250.00
Grand River Valley, 6s, 1909,	5,000.00	5,000.00	5,950.00
Illinois Central, main line, 4s, 1951,	6,000.00	6,000.00	6,600.00
Springfield Division, 3½s, 1951,	17,000.00	16,790.00	17,340.00
Western Lines, 4s, 1951,	5,000.00	5,000.00	5,400.00
Eastern R. R. of Minn. (Gt. North'n), 4s, 1948,	5,000.00	5,000.00	5,400.00
Louisiana & Missouri River, 7s, 1900,	12,000.00	12,000.00	12,600.00
St. Paul, Minn., & Manitoba, 4s, 1937,	25,000.00	25,000.00	26,000.00
Chicago & Northwestern:—			
Menominee Division, 7s, 1911,	11,000.00	11,000.00	14,300.00
Chicago & Tomah, 6s, 1905,	5,000.00	5,000.00	5,550.00
Iowa Division, 4½s, 1902,	7,000.00	7,000.00	7,210.00
Escanaba & Lake Superior, 6s, 1901,	6,000.00	6,000.00	6,300.00
Chicago, Milwaukee & St. Paul:—			
South Minnesota Division, 6s, 1910,	8,000.00	8,000.00	9,520.00
Mineral Point " 5s, 1910,	5,000.00	5,000.00	5,500.00
Chic., Bur. & Quincy (Ia. Div.), 4s, 1919,	15,000.00	15,000.00	15,750.00
" " " 5s, 1919,	10,000.00	10,000.00	11,700.00
" " (Neb. Ext'n), 4s, 1927,	5,000.00	5,000.00	5,550.00
Chicago, Rock Island & Pacific, 4s, 1988,	30,000.00	30,000.00	31,800.00
Totals,	\$ 316,000.00	315,790.00	339,470.00

## THE NATIONAL SAVINGS BANK OF NEW HAVEN.—CONT'D.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.							
176 shares	Yale	National,	New Haven,	\$	17,600.00	17,600.00	21,648.00
270	“	Merchants	“	“	13,500.00	13,500.00	14,850.00
154	“	Second	“	“	15,400.00	15,400.00	26,488.00
1,152	“	County	“	“	11,520.00	11,520.00	17,280.00
32	“	Tradesmen's	“	“	3,200.00	3,200.00	4,544.00
25	“	Mechanics	“	“	1,500.00	1,500.00	1,700.00
30	“	First	Middletown,	“	3,000.00	3,000.00	3,060.00
50	“	Middlxs Co.	“	“	5,000.00	5,000.00	5,000.00
12	“	Phoenix	Hartford,	“	1,200.00	1,200.00	1,440.00
48	“	First	Meriden,	“	4,800.00	4,800.00	8,160.00
13	“	Home	“	“	1,300.00	1,300.00	1,560.00
14	“	Southington	Southington,	“	1,400.00	1,400.00	1,484.00
31	“	Clinton	Clinton,	“	3,100.00	3,100.00	3,472.00
45	“	National Bank of Norwalk,			4,500.00	4,500.00	4,725.00
10	“	Fairfield County National,			1,000.00	1,000.00	1,000.00
10	“	First National, Portland,			1,000.00	1,000.00	1,030.00
40	“	Union	New London,		4,000.00	4,000.00	4,040.00
Totals,					\$ 93,020.00	93,020.00	121,481.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,244; total amount,	\$766,474.96
2	Number of depositors having \$1,000 and not over \$2,000,	599; total amount,	791,656.10
3	Number of depositors having over \$2,000 and not over \$10,000,	216; total amount,	671,336.19
4	Number of depositors having over \$10,000,	1; total amount,	11,579.45
5	Total number of depositors,	4,060; total deposits,	\$2,241,046.70
6	Largest amount due a single depositor,		11,579.45
7	Number of accounts opened during the past year, 947; number closed, 623; increase, 324.		
8	Amount deposited, including interest credited, during the past year,		863,593.01
9	Amount withdrawn during the past year,		644,336.57
10	Amount of increase,		219,256.44
11	Amount of income received during the past year was		104,723.26
12	Total expenses, including salaries, during the past year were		6,580.98
13	State tax during the past year was		5,022.04
14	*Dividends the past year:		
	2 per cent. paid Jan 1, 1899; amount, \$37,444.04		
	2 per cent. paid July 1, 1899; amount, 40,149.31—		77,593.35
15	Net amount of premiums charged off the past year,		10,284.94
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0

\* On excess of 2,000, 3 per cent. per annum.



## THE NATIONAL SAVINGS BANK OF NEW HAVEN.— CONT'D.

## MISCELLANEOUS ITEMS.— CONTINUED.

18	Amount carried to surplus, or profit and loss, during the past year was . . . . .	\$15,526.89
19	Amount of assets yielding no income the past year, . . . . .	5,000.00
20	Loans on real estate — are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	19,500.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	14,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, about 2 per cent.	
25	Net income from foreclosed real estate during the past year, . . . . .	327.73
26	Date of annual meeting of Incorporators to elect Trustees or Directors, Wednesday after first Tuesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, Wednesday after first Tuesday in July.	

OFFICERS.— President, Maier Zunder; Vice-President, Frederick W. J. Sizer; Treasurer, Julius Twiss; Directors or Trustees: Maier Zunder, Frederick W. J. Sizer, Julius Twiss, Francis E. Spencer, Cornelius Pierpont, Willard F. Ensign, John B. Carrington, James D. Dewell, Fred. C. Earle, Charles F. Root, George D. Watrous, Theodore J. Ackerman.

NAUGATUCK SAVINGS BANK.

A. C. TUTTLE, Treasurer.

INCORPORATED, 1870.

## STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$578,845.00	Whole amount of deposits,	\$974,329.42
Loans on collateral security,	8,500.00	Surplus account,	32,000.00
Loans on personal security only,	26,100.00	Interest account, less cur- rent expenses and taxes paid,	7,260.47
Town, city, and borough notes and orders,	5,000.00	Profit and loss account,	93.60
School district notes and orders,	12,600.00		
Town, city, school district, and corporation bonds,	118,000.00		
Railroad bonds,	147,000.00		
Bank stocks in Connecticut,	77,800.00		
Bank stocks in other States,	10,000.00		
Real estate by foreclosure,	1,244.47		
Ins. and taxes advanced on real estate mortgaged,	133.24		
Premium account,	19,077.68		
Cash in banks,	9,263.58		
Cash in vault,	119.52		
Total Assets,	\$1,013,683.49	Total Liabilities,	\$1,013,683.49

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of West Hartford, Conn., . . . . \$	5,000.00	5,000.00	5,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Union school district, Naugatuck, . . . \$	6,000.00	6,000.00	6,000.00
Union City " " " " . . . .	6,600.00	6,600.00	6,600.00
Totals, . . . . . \$	12,600.00	12,600.00	12,600.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Malden, Mass., 4s, 1901-2, . \$	10,000.00	10,000.00	10,000.00
" Columbus, Ohio, 5s, 1911, .	10,000.00	10,000.00	11,600.00
" " " " 4s, 1900, .	10,000.00	10,000.00	10,000.00
" Duluth, Minn., 4s, 1920, .	10,000.00	10,000.00	10,300.00
" Aurora, Ill., 6s, 1901, .	10,000.00	10,000.00	10,000.00
" Paterson, N. J., 4½s, 1905, .	10,000.00	10,000.00	10,200.00
" Denver, Col., 4s, 1899, .	5,000.00	5,000.00	5,000.00

## NAUGATUCK SAVINGS BANK.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS. —CONTINUED.			
Borough of Naugatuck, 4s, 1904, . \$	5,000.00	5,000.00	5,000.00
Town of " 4s, 1912, .	28,000.00	28,000.00	28,560.00
" Greenwich, 4s, 1915, .	10,000.00	10,000.00	10,600.00
" East Hartford, 4s, 1924, .	10,000.00	10,000.00	11,200.00
Totals, . . . . . \$	118,000.00	118,000.00	122,460.00
RAILROAD BONDS.			
Michigan Central, 7s, 1902, \$	10,000.00	10,000.00	11,000.00
Illinois " 3½s, 1951, .	10,000.00	10,000.00	11,500.00
N. Y. Central & Hudson River, 7s, 1903, .	10,000.00	10,000.00	11,400.00
Central Ohio, 4½s, 1930, .	17,000.00	17,000.00	18,870.00
Albany & Susquehanna, 6s, 1906, .	10,000.00	10,000.00	11,700.00
" " 7s, 1906, .	10,000.00	10,000.00	12,300.00
Chicago & Northwestern, 7s, 1911, .	5,000.00	5,000.00	7,250.00
Evansville & Terre Haute, 6s, 1921, .	5,000.00	5,000.00	6,200.00
Beech Creek, 4s, 1936, .	25,000.00	25,000.00	28,250.00
Erie & Pittsburg, 3½s, 1940, .	10,000.00	10,000.00	10,500.00
St. Paul, M. & Manitoba, 4½s, 1933, .	20,000.00	20,000.00	23,600.00
" " 4s, 1937, .	5,000.00	5,000.00	5,300.00
New York & Long Branch, 4s, 1931, .	10,000.00	10,000.00	11,400.00
Totals, . . . . . \$	147,000.00	147,000.00	169,270.00
BANK STOCKS.			
20 shares Hartford National, . \$	2,000.00	2,000.00	2,800.00
40 " American " Hartford, .	2,000.00	2,000.00	2,800.00
15 " Ætna " " .	1,500.00	1,500.00	2,400.00
9 " Phoenix " " .	900.00	900.00	1,125.00
7 " Charter Oak " " .	700.00	700.00	700.00
40 " Exchange " " .	2,000.00	2,000.00	2,520.00
40 " New Britain " New Britain, .	4,000.00	4,000.00	6,400.00
65 " Mechanics " " .	6,500.00	6,500.00	9,750.00
13 " Danbury " Danbury, .	1,300.00	1,500.00	1,300.00
30 " City " Bridgeport, .	3,000.00	3,000.00	4,500.00
120 " Pequonock " " .	12,000.00	12,000.00	18,000.00
80 " Bridgeport " " .	4,000.00	4,000.00	7,600.00
100 " Waterbury " Waterbury, .	5,000.00	5,000.00	8,500.00
120 " Fourth " " .	12,000.00	12,000.00	16,800.00
30 " Deep River " Deep River, .	3,000.00	3,000.00	3,300.00
50 " Thomaston " Thomaston, .	5,000.00	5,000.00	5,500.00
30 " First " Litchfield, .	3,000.00	3,000.00	3,000.00
10 " City " So. Norwalk, .	1,000.00	1,000.00	1,800.00

## NAUGATUCK SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.							
40 shares	Home National,	Meriden,	✓		4,000.00	4,000.00	5,000.00
25 "	Meriden	"	"		2,500.00	2,500.00	2,625.00
100 "	Nat. B'k of the Republic,	N. Y.,	✓		10,000.00	10,000.00	19,000.00
9 "	City National,	New London,	✓		900.00	900.00	1,305.00
13 "	First	Stonington,	✓		1,300.00	1,300.00	1,651.00
Totals,					\$ 87,600.00	87,800.00	128,376.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,865; total amount,	\$517,676.45
2	Number of depositors having \$1,000 and not over \$2,000,	216; total amount,	274,904.73
3	Number of depositors having over \$2,000 and not over \$10,000,	63; total amount,	181,748.24
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,144; total deposits,	\$974,329.42
6	Largest amount due a single depositor,		5,814.05
7	Number of accounts opened during the past year, 659; number closed, 374; increase, 285.		
8	Amount deposited, including interest credited, during the past year,		302,210.03
9	Amount withdrawn during the past year,		195,280.32
10	Amount of increase,		106,929.71
11	Amount of income received during the past year was		46,750.78
12	Total expenses, including salaries, during the past year, were		3,065.97
13	State tax during the past year was		2,134.27
14	Dividends the past year :		
	2 per cent. paid Jan. 1, 1899; amount, \$16,607.47		
	2 per cent. paid July 1, 1899; amount, 17,823.56—		34,431.03
15	Net amount of premiums charged off the past year,		4,500.00
16	Total amount of loans of every description charged off the past year,		476.67
17	Amount of past due paper at this time is		0
18	Amount carried to surplus, or profit and loss, during the past year, was		3,004.90
19	Amount of assets yielding no income the past year,		471.42
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		26,900.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		12,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		2,100.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		1%



## NAUGATUCK SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

25	Net income from foreclosed real estate during the past year.	\$12.44
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, July.	

OFFICERS.—President, William Ward; Treasurer, A. C. Tuttle; Directors or Trustees, F. P. Schaffer, D. P. Mills, T. M. Bull, A. C. Tuttle, W. T. Rodenback.

## NEW CANAAN SAVINGS BANK.

J. F. LOCKWOOD, Treasurer.

INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$48,529.00	Whole amount of deposits,	\$79,092.63
Loans on collateral security,	2,000.00	Surplus account,	7,525.00
Loans on personal sec'y only,	2,500.00	Interest account, less cur-	
Railroad bonds,	7,000.00	rent expenses and taxes	
Bank stocks in Connecticut,	20,000.00	paid,	4,220.64
Real estate by foreclosure,	12,815.65	Profit and loss account,	4,476.54
Insurance and taxes advanced		Rent account,	54.00
on real estate mortgaged,	88.20		
Premium account,	700.00		
Cash in banks,	1,989.23		
Cash in vault,	46.73		
Total Assets,	\$95,668.81	Total Liabilities,	\$95,668.81

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Tuscarora Valley, 5s, 1917, \$	7,000 00	7,700.00	7,700.00
BANK STOCKS.			
100 shares First National, New Canaan, \$	20,000.00	20,000.00	20,000.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	426 ; total amount,	\$50,737.71
2	Number of depositors having \$1,000 and not over \$2,000,	18 ; total amount,	23,699.54
3	Number of depositors having over \$2,000 and not over \$10,000,	2 ; total amount,	4,655.38
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	446 ; total deposits,	\$79,092.63
6	Largest amount due a single depositor,		2,644.24
7	Number of accounts opened during the past year, 51 ; number closed, 81 ; decrease, 30.		
8	Amount deposited, including interest credited, during the past year,		16,116.31
9	Amount withdrawn during the past year,		19,848.91
10	Amount of decrease,		3,732.60

## NEW CANAAN SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

11	Amount of income received during the past year was . . .	\$3,911.29
12	Total expenses, including salaries, during the past year were . .	616.00
13	State tax during the past year was . . . . .	48.16
14	Dividends the past year :	
	2 per cent. paid Jan. 10, 1899 ; amount, . . \$1,568.50	
	2 per cent. paid July 10, 1899 ; amount, . . 1,518.84—	3,087.34
15	Net amount of premiums charged off the past year, . . . . .	0
16	Total amount of loans of every description charged off the past year, . . . . .	0
17	Amount of past due paper at this time is . . . . .	0
18	Amount carried to surplus, or profit and loss, during the past year was . . . . .	0
19	Amount of assets yielding no income the past year, . . . . .	0
20	Loans on real estate — are they all first mortgages ? . . . . .	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	6,500.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	2,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	1,600.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	1.03
25	Net income from foreclosed real estate during the past year, . . .	132.62
26	Date of annual meeting of Incorporators to elect Trustees or Directors, June 27.	
27	Date of annual meeting to elect President, Treasurer, and other officers, June 27.	

OFFICERS.— President, F. E. Weed ; Treasurer, G. F. Lockwood ; Directors or Trustees, F. E. Weed, Edwin Hoyt, B. F. Hoyt, B. P. Mead, C. W. Hodges, L. B. Sutton, G. F. Lockwood.

## THE NEW HAVEN SAVINGS BANK.

ROBERT A. BROWN, Treasurer.

INCORPORATED, 1838.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$2,343,702.00	Whole am't of deposits, \$	10,257,045.11
Loans on collateral security, .	382,381.00	Surplus account, . . .	350,000.00
Loans on personal sec'y only, .	121,830.00	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes, . . . . .	154,500.00	paid, . . . . .	124,095.11
School district notes, . .	152,000.00	Profit and loss account, .	88,548.12
United States bonds, . .	225,000.00		
Town, city, school district,			
and corporation bonds, .	3,648,714.00		
Railroad bonds, . . . .	3,211,275.00		
Bank stocks in Connecticut, .	104,600.00		
Real estate by foreclosure, .	5,680.56		
Banking house, . . . .	6,000.00		
Real estate — bank site, . .	3,745.43		
Internal revenue stamps, . .	100.00		
Cash in banks, . . . .	284,345.38		
Cash in vault, . . . .	175,814.97		
Total Assets, . . . .	\$10,819,688.34	Total Liabilities, . . . .	\$10,819,688.34

## INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.						
United States bonds, . . . .	5s, . . . .	1904, \$	125,000.00	125,000.00	140,000.00	
“ “ . . . . .	4s, . . . .	1925, .	86,500.00	86,500.00	129,000.00	
“ “ reg., . . . .	4s, . . . .	1925, .	13,500.00	13,500.00		
Totals, . . . . .		\$	225,000.00	225,000.00	269,000.00	
TOWN, CITY, AND BOROUGH NOTES.						
Borough of West Haven, . . . .		\$	5,500.00	5,500.00	5,500.00	
“ Naugatuck, . . . . .			45,000.00	45,000.00	45,000.00	
Town of Haddam, . . . . .			4,000.00	4,000.00	4,000.00	
City of New Haven, . . . . .			100,000.00	100,000.00	100,000.00	
Totals, . . . . .		\$	154,500.00	154,500.00	154,500.00	
SCHOOL DISTRICT NOTES.						
New Haven City School District, . . . .		\$	150,000.00	150,000.00	150,000.00	
Union School District of East Haven, . . . .			2,000.00	2,000.00	2,000.00	
Totals, . . . . .		\$	152,000.00	152,000.00	152,000.00	



## THE NEW HAVEN SAVINGS BANK.—CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.						
New Haven, Town,	3½s,	1909-1939,	\$	171,000.00	170,935.00	171,000.00
Wallingford, " opt.,	4s,	1927,		10,000.00	10,000.00	10,600.00
Wallingf'd Cent. Sch. Dis.,	3½s,	1901-1919,		32,000.00	32,000.00	32,000.00
Seymour, Town, opt.,	4½s,	1900-1905,		30,000.00	30,000.00	30,000.00
Middletown, " "	3⅞s,	1909,		90,000.00	90,000.00	90,000.00
Bristol, School,	4s,	1901-1904,		4,000.00	4,000.00	4,000.00
Milford, Town,	4s,	1915,		14,900.00	14,900.00	15,500.00
New Britain, " "	4s,	1904-1908,		35,000.00	35,000.00	36,000.00
Saybrook, " "	3⅞s,	1909,		25,000.00	25,000.00	25,000.00
Orange, " "	4s,	1916,		50,000.00	50,000.00	52,000.00
East Hartford, " "	4s,	1904,		15,000.00	15,000.00	15,200.00
Cincinnati, Ohio, City,	5s,	1930,		50,000.00	50,000.00	61,000.00
" " " "	6s,	1900-1909,		65,000.00	65,000.00	75,000.00
" " " "	7⅜s,	1899-1906,		230,000.00	230,000.00	258,000.00
" " " "	7s,	1902-1908,		56,000.00	56,000.00	64,500.00
Cleveland, " "	6s,	1900,		17,000.00	17,000.00	17,000.00
Columbus, " "	4s,	1903-1918,		266,000.00	266,000.00	276,000.00
" " " "	4½s,	1902,		25,000.00	25,000.00	25,500.00
" " " "	5s,	1904-1913,		60,000.00	60,000.00	66,000.00
" " " "	6s,	1902,		4,000.00	4,000.00	4,300.00
Dayton, " "	4s,	1909-1911,		60,000.00	60,000.00	64,000.00
Toledo, " "	4½s,	1911,		1,000.00	1,000.00	1,000.00
Canton, " "	4½s,	1900-1910,		25,000.00	25,000.00	26,000.00
Bath, Maine, " "	4½s,	1907,		85,000.00	85,000.00	90,500.00
" " " "	4s,	1921,		5,000.00	4,975.00	5,200.00
" " " "	6s,	1902,		6,000.00	6,000.00	6,000.00
Bangor, " "	6s,	1905,		5,000.00	5,000.00	5,500.00
Portland, " "	6s,	1907,		70,000.00	70,000.00	82,000.00
Augusta, " "	4s,	1915,		10,000.00	10,000.00	11,500.00
Rockland, " "	6s,	1902,		15,500.00	15,500.00	16,500.00
St. Louis, Mo., " "	4s,	1903-1912,		183,000.00	183,000.00	190,000.00
" " " "	6s,	1905-1906,		42,000.00	42,000.00	48,000.00
Kansas City, " "	4½s,	1915,		50,000.00	50,000.00	55,000.00
" " " "	4s,	1910,		25,000.00	24,904.00	26,000.00
Chicago, Ill., " "	4s,	1915,		100,000.00	100,000.00	110,000.00
Lake View, " "	4s,	1908,		20,000.00	20,000.00	20,500.00
Chicago, " "	5s,	1902,		5,000.00	5,000.00	5,200.00
New Haven, Conn., " "	7s,	1901,		41,000.00	41,000.00	43,500.00
" " sch. dis.,	4s,	1909-1929,		226,000.00	226,000.00	238,500.00
Hartford, " City,	4s,	1919,		35,000.00	35,000.00	36,000.00
Norwalk, " "	3½s,	1929,		25,000.00	25,000.00	26,500.00
So. Norwalk, " "	4s,	1911-1928,		72,500.00	72,500.00	78,000.00
Derby, " "	4s,	1914,		25,000.00	25,000.00	26,500.00
Waterbury, " "	4s,	1910,		6,000.00	6,000.00	6,300.00
Meriden, " "	4s,	1902,		2,000.00	2,000.00	2,000.00
Co. of Fairfield, Conn.,	4s,	1913,		10,000.00	10,000.00	10,500.00
Ansonia, Conn., City,	4s,	1915,		1,000.00	1,000.00	1,000.00
Minneapolis, Minn., " "	4s,	1919,		50,000.00	50,000.00	53,500.00
" " " "	4½s,	1921,		50,000.00	50,000.00	57,500.00

## THE NEW HAVEN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.							
St. Paul, Minn.,	City,	5s,	1913-1915,	\$	95,000.00	95,000.00	111,000.00
"	"	4½s,	1902-1919,		32,000.00	32,000.00	36,500.00
Duluth, "	"	5s,	1907-1923,		76,000.00	76,000.00	83,500.00
Davenport, Iowa,	"	4½s,	1909,		100,000.00	100,000.00	108,500.00
Dubuque, "	"	4s,	1917,		25,000.00	25,000.00	26,000.00
Denver, Col.,	"	4s,	1904,		100,000.00	100,000.00	100,000.00
"	"	5s,	1901,		5,000.00	5,000.00	5,000.00
New Albany, Ind.,	"	5s,	1915,		100,000.00	100,000.00	117,000.00
Ft. Wayne, "	"	6s,	1901,		6,000.00	6,000.00	6,000.00
"	"	4½s,	1913,		50,000.00	50,000.00	56,000.00
South Bend, "	"	6s,	1900,		2,000.00	2,000.00	2,000.00
"	"	4s,	1916,		25,000.00	25,000.00	26,500.00
Paterson, N. J.,	"	4½s,	1910,		37,000.00	37,000.00	40,500.00
"	"	5s,	1900-1908,		48,000.00	48,000.00	52,500.00
Trenton, "	"	5s,	1916,		5,000.00	5,000.00	5,500.00
Camden, "	"	4½s,	1922-1923,		100,000.00	100,000.00	114,000.00
Hoboken, "	"	4s,	1918,		50,000.00	50,000.00	54,500.00
Pawtucket, R. I.,	"	4s,	1910-1937,		30,000.00	30,000.00	33,000.00
Wilkes Barre, Pa.,	"	4½s,	1927,		33,000.00	33,000.00	36,000.00
Omaha, Neb.,	"	4s,	1918,		90,000.00	90,000.00	96,000.00
"	"	5s,	1909,		1,000.00	1,000.00	1,000.00
Jackson, Mich.,	"	5s,	1907,		20,000.00	20,000.00	22,000.00
Wallingford, Conn.,	Bor'gh,	4s,	1912-1923,		29,000.00	29,000.00	30,000.00
Norwalk, "	"	4s,	1908,		40,000.00	40,000.00	41,000.00
Birmingham, "	"	4s,	1908,		45,000.00	45,000.00	46,000.00
Bristol, "	"	4s,	1905,		4,000.00	4,000.00	4,000.00
Totals, . . . . .					\$ 3,648,900.00	3,648,714.00	3,925,300.00
RAILROAD BONDS.							
Buffalo, New York & Erie,		7s,	1916,	\$	30,000.00	30,000.00	41,000.00
Pitts., McKeesp't & Youghheogh'y,		6s,	1932,		50,000.00	50,000.00	70,000.00
Delaware & Bound Brook,		7s,	1905,		10,000.00	10,000.00	12,000.00
Illinois Central, Springfield Div.,		3½s,	1951,		175,000.00	171,875.00	178,000.00
Shore Line,		4½s,	1910,		200,000.00	200,000.00	215,000.00
New York & Harlem,		7s,	1900,		160,000.00	160,000.00	166,500.00
Chicago, Rock Island & Pacific,		6s,	1917,		200,000.00	200,000.00	265,000.00
"	"	4s,	1988,		140,000.00	140,000.00	148,000.00
Republican Valley, optional,		6s,			2,400.00	2,400.00	2,400.00
Atchison & Nebraska,		7s,	1908,		23,500.00	23,500.00	29,000.00
Shamokin Valley & Pottsville,		7s,	1901,		30,000.00	30,000.00	31,500.00
Warren,		7s,	1900,		27,000.00	27,000.00	27,800.00
N. Y., Providence & Boston,		4s,	1942,		11,000.00	11,000.00	11,500.00
Iowa Falls & Sioux City,		7s,	1917,		50,000.00	50,000.00	70,000.00
Terra Haute & Indianapolis,		5s,	1925,		75,000.00	75,000.00	78,500.00
Little Miami,		5s,	1912,		154,000.00	154,000.00	177,500.00
Montgomery & Erie,		5s,	1926,		21,000.00	21,000.00	23,500.00
Fonda, Johnst'n & Gloversville,		7s,	1900,		21,500.00	21,500.00	21,500.00
N. Y., Lackawanna & Western,		6s,	1921,		40,000.00	40,000.00	55,000.00

## THE NEW HAVEN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Albany & Susquehanna,	7s, 1906, \$	40,000.00	40,000.00	48,500.00
Morris & Essex,	7s, 1914,	65,000.00	65,000.00	91,000.00
Detroit & Bay City,	8s, 1902,	19,000.00	19,000.00	21,500.00
St. P., Minn. & Manit., Dak. Ex.,	6s, 1910,	25,000.00	25,000.00	30,000.00
St. Paul, Minn. & Manitoba,	6s, 1909,	35,000.00	35,000.00	42,500.00
N. Y. Central & Hudson River,	7s, 1903,	152,000.00	152,000.00	167,500.00
Watertown & Rome,	6s, 1910,	50,000.00	50,000.00	60,000.00
Chicago, Burlington & Quincy,	7s, 1903,	76,000.00	76,000.00	86,000.00
Harlem River & Portchester,	7s, 1903,	25,000.00	25,000.00	28,000.00
“ “	6s, 1903,	8,000.00	8,000.00	9,000.00
Del. & Hud. Can. Co., Penn. Dv.,	7s, 1917,	160,000.00	160,000.00	232,000.00
Syracuse Northern,	7s, 1901,	16,000.00	16,000.00	17,000.00
Joliet & Northern Indiana,	7s, 1907,	25,000.00	25,000.00	31,000.00
Northern R. R. of New Jersey,	6s, 1917,	10,000.00	10,000.00	12,000.00
McKeesport & Belle Vernon,	6s, 1918,	5,000.00	5,000.00	6,000.00
Kal., Alleg. & Grand Rapids,	5s, 1938,	5,000.00	5,000.00	6,000.00
Clearfield & Mahoning,	5s, 1943,	35,000.00	35,000.00	45,500.00
Eastern Railway of Minn.,	5s, 1908,	19,000.00	19,000.00	21,000.00
N. Y., New Haven & Hartford,	4s, 1903,	8,000.00	8,000.00	8,000.00
Michigan Central,	4s, 1940,	50,000.00	50,000.00	54,500.00
Erie & Pittsburgh,	3½s, 1940,	150,000.00	150,000.00	154,500.00
Evansville & Terre Haute,	6s, 1921,	40,000.00	40,000.00	46,000.00
Rensselaer & Saratoga,	7s, 1921,	10,000.00	10,000.00	15,000.00
Mil. & Madison, Chi. & Northw.,	6s, 1905,	10,000.00	10,000.00	11,500.00
Tomah Division,	6s, 1905,	93,000.00	93,000.00	105,000.00
Menominee Extension,	7s, 1911,	125,000.00	125,000.00	163,000.00
Madison “	7s, 1911,	75,000.00	75,000.00	98,000.00
Northwest Union,	7s, 1917,	125,000.00	125,000.00	181,500.00
Ottumwa, Cedar Falls & St. P.,	5s, 1909,	103,000.00	103,000.00	115,000.00
Des Moines & Minneapolis,	7s, 1907,	10,000.00	10,000.00	12,000.00
Escanaba & Lake Superior,	6s, 1901,	30,000.00	30,000.00	31,500.00
Iowa Division,	4½s, 1902,	50,000.00	50,000.00	52,000.00
Cedar Rapids & Missouri River,	7s, 1916,	40,000.00	40,000.00	56,000.00
Northern Illinois,	5s, 1910,	48,000.00	48,000.00	53,000.00
Mil., L. S. & West'n, Mich. Div.,	6s, 1924,	10,000.00	10,000.00	14,000.00
“ “ Ash. Div.,	6s, 1925,	5,000.00	5,000.00	7,000.00
Iowa Midland,	8s, 1900,	42,000.00	42,000.00	44,000.00
Totals, . . . . .	\$	3,214,400.00	3,211,275.00	3,799,700.00
BANK STOCKS.				
350 shares Merch'ts National, New Haven, \$		17,500.00	17,500.00	18,000.00
85 “ Mechanics “ “		5,100.00	5,100.00	6,000.00
185 “ Yale “ “		18,500.00	18,500.00	23,000.00
150 “ Second “ “		15,000.00	15,000.00	27,000.00
100 “ National New Haven, “		10,000.00	10,000.00	18,000.00
200 “ “ Tradesmen's, “		20,000.00	20,000.00	29,000.00
1,000 “ N. H. County National, “		10,000.00	10,000.00	16,000.00
85 “ City Bank, “		8,500.00	8,500.00	11,000.00
Totals, . . . . .	\$	104,600.00	104,600.00	148,000.00

## THE NEW HAVEN SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	25,183; total amount, \$5,033,295.11
2	Number of depositors having \$1,000 and not over \$2,000,	2,494; total amount, 3,276,728.00
3	Number of depositors having over \$2,000 and not over \$10,000,	766; total amount, 1,936,572.00
4	Number of depositors having over \$10,000,	1; total amount, 10,450.00
5	Total number of depositors,	28,444; total deposits, \$10,257,045.11
6	Largest amount due a single depositor,	10,450.00
7	Number of accounts opened during the past year, 4,551; number closed, 3,332; increase, 1,219.	
8	Amount deposited, including interest credited, during the past year,	2,712,873.35
9	Amount withdrawn during the past year,	2,083,873.18
10	Amount of increase,	629,000.17
11	Amount of income received during the past year was	513,918.82
12	Total expenses, including salaries, during the past year, were	24,542.86
13	State tax during the past year was	23,763.60
14	*Dividends the past year:	
	2 per cent. paid July 1, 1898; amount, \$176,427.24	
	2 per cent. paid Jan. 1, 1899; amount, 181,152.14—	357,579.38
15	Net amount of premiums charged off the past year,	82,489.94
16	Total amount of loans of every description charged off the past year,	0
17	Amount of past due paper at this time is,	0
18	Amount carried to surplus, or profit and loss, during the past year, was	15,272.34
19	Amount of assets yielding no income the past year,	6,900.00
20	Loans on real estate—are they all first mortgages?	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	125,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	100,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	38,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
25	Net income from foreclosed real estate during the past year,	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Wednesday in May.	
27	Date of annual meeting to elect President, Treasurer, and other officers, fourth Wednesday in May.	

OFFICERS.—President, Samuel E. Merwin; Vice-Presidents, Geo. J. Brush, Ezekiel G. Stoddard, Willis E. Miller, Frank H. Hooker; Treasurer, Robert A. Brown; Directors or Trustees, Henry D. White, Geo. W. Curtis, John H. Leeds, Walter B. Law, Oliver S. White, Charles S. Mersick, William R. Tyler, Augustus H. Kimberly, Lewis H. English.

\* Rate past year, semi-annually, 2 and 2 per cent., and 1½ per cent. on amounts in excess of \$2,000.



## NEW MILFORD SAVINGS BANK.

H. LE ROY RANDALL, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$766,681.00	Whole amount of deposits, \$1,239,527.68	
Loans on collateral sec'y, . .	42,777.36	Surplus account, . . .	92,000.00
Loans on pers'l sec'y only, . .	17,531.67	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	47,500.00	paid, . . . . .	39,229.25
School district notes and			
orders, . . . . .	5,500.00		
Town, city, school district,			
and corporation bonds, . . .	252,625.00		
Railroad bonds, . . . . .	43,000.00		
Bank stocks in Connecticut, . .	69,711.67		
Real estate by foreclosure, . .	4,377.54		
Banking-house, . . . . .	10,000.00		
Insurance and taxes ad-			
vanced on real estate			
mortgaged, . . . . .	94.60		
Premium account, . . . . .	20,673.38		
Sundry account, . . . . .	96.04		
Cash in banks, . . . . .	83,679.40		
Cash in vault, . . . . .	6,509.27		
Total Assets, . . . . .	\$1,370,756.93	Total Liabilities, . . . . .	\$1,370,756.93

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
New Milford, Conn., . . . . . \$	46,500.00	46,500.00	46,500.00
Washington, " . . . . .	1,000.00	1,000.00	1,000.00
Totals, . . . . . \$	47,500.00	47,500.00	47,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
No. School Dist., Town of Orange, Conn., \$	5,500.00	5,500.00	5,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Cincinnati, Ohio, 7 <sup>3</sup> / <sub>10</sub> s, 1902, \$	16,000.00	16,000.00	17,360.00
" 7 <sup>3</sup> / <sub>10</sub> s, 1906,	31,000.00	31,000.00	37,200.00
" 7s, 1908,	25,000.00	25,000.00	31,750.00
" 7s, 1902,	5,000.00	5,000.00	5,400.00
Danbury, Conn., 4 <sup>1</sup> / <sub>2</sub> s, 1900,	13,000.00	13,000.00	13,000.00

## NEW MILFORD SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.						
Columbus, Ohio,	4½s,	1902,	\$	9,000.00	9,000.00	9,250.00
"	5s,	1907,		5,000.00	5,000.00	5,500.00
New Haven, Conn.,	6s,	1900,		200.00	200.00	205.00
Denver, Col.,	4s,	1907,		13,000.00	13,000.00	13,390.00
"	4s,	1908,		8,000.00	7,825.00	8,240.00
Brooklyn, N. Y.,	7s,	1905,		10,000.00	10,000.00	11,900.00
Toledo, Ohio,	4½s,	1903,		5,000.00	5,000.00	5,185.00
"	5s,	1903,		5,000.00	5,000.00	5,275.00
" 2,000 Op., 1901,	5s,	1911,		12,000.00	12,000.00	13,500.00
Paterson, N. J.,	4½s,	1903,		5,000.00	5,000.00	5,165.00
"	4½s,	1905,		5,000.00	5,000.00	5,250.00
Sioux City, Iowa,	4½s,	1920,		10,000.00	10,000.00	11,500.00
Omaha, Neb.,	5s,	1901,		15,000.00	15,000.00	15,400.00
"	5s,	1903,		5,600.00	5,600.00	5,880.00
Kansas City, Mo.,	4½s,	1915,		20,000.00	20,000.00	22,400.00
New York City, N. Y.,	3½s,	1928,		10,000.00	10,000.00	11,000.00
St. Joseph, Mo.,	6s,	1903,		7,000.00	7,000.00	7,675.00
Dayton, Ohio,	6s,	1903,		2,000.00	2,000.00	2,200.00
"	6s,	1904,		1,000.00	1,000.00	1,100.00
Woonsocket, R. I.,	4s,	1907,		7,000.00	7,000.00	7,250.00
Pueblo, Col.,	4½s,	1914,		8,000.00	8,000.00	8,500.00
Totals,			\$	252,800.00	252,625.00	280,475.00
RAILROAD BONDS.						
Illinois Central, Middle Div.,	5s,	1921,	\$	5,000.00	5,000.00	6,100.00
Chicago and Northwestern :						
Chicago & Tomah Div.,	6s,	1905,		5,000.00	5,000.00	5,675.00
Mil. & Madison Div.,	6s,	1905,		3,000.00	3,000.00	3,405.00
N. Y. & Long Branch, Gen. Mtg.,	4s,	1941,		10,000.00	10,000.00	11,400.00
Concord & Montreal,	4s,	1920,		5,000.00	5,000.00	5,450.00
Chic., Rock Island & Pacific,	4s,	1988,		15,000.00	15,000.00	16,000.00
Totals,			\$	43,000.00	43,000.00	48,030.00
BANK STOCKS.						
100 shares First National, New Milford, Conn.,	\$			10,000.00	12,240.00	15,000.00
13 " Conn. " Bridgeport, "				1,300.00	1,865.00	2,015.00
94 " Pequon. " " "				9,400.00	10,466.00	14,100.00
80 " Bridgeport National, Bridgeport, Ct.,				4,000.00	5,678.00	7,600.00
60 " City " " "				6,000.00	6,970.00	9,300.00
11 " National Iron, Falls Village, Conn.,				1,100.00	1,434.50	1,200.00
10 " First National, Middletown, "				1,000.00	1,140.00	1,200.00
17 " Middlesex Co. Nat., " "				1,700.00	1,937.00	1,937.00

## NEW MILFORD SAVINGS BANK.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.				
16 shares	First National, Meriden, Conn., \$	1,600.00	2,262.67	3,200.00
19 "	First National, Hartford, "	1,900.00	2,057.00	2,128.00
55 "	Union Bank, New London, "	5,500.00	5,500.00	5,775.00
30 "	National Bk. Com., New London, Ct.,	3,000.00	4,140.00	4,140.00
50 "	Hartford Nat. Bk., Hartford, Conn.,	5,000.00	7,000.00	7,000.00
8 "	Merchants Nat., Norwich, "	800.00	800.00	800.00
8 "	City " So. Norwalk, "	800.00	856.00	1,200.00
32 "	Danbury " Danbury, "	3,200.00	3,470.00	3,200.00
17 "	Middletown Nat'l, Middletown, Ct.,	1,275.00	1,895.50	1,870.00
Totals, . . . . . \$		57,575.00	69,711.67	81,665.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	3,235 ; total amount,	\$653,144.46
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	338 ; total amount,	485,146.92
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	37 ; total amount,	90,153.66
4	Number of depositors having over \$10,000, . . . . .	1 ; total amount,	11,082.64
5	Total number of depositors, . . . . .	3,611 ; total deposits,	\$1,239,527.68
6	Largest amount due a single depositor, . . . . .		11,082.64
7	Number of accounts opened during the past year, 527 ; number closed, 363 ; increase, 164.		
8	Amount deposited, including interest credited, during the past year, . . . . .		290,447.29
9	Amount withdrawn during the past year, . . . . .		196,610.33
10	Amount of increase, . . . . .		93,836.96
11	Amount of income received during the past year was . . . . .		62,885.64
12	Total expenses, including salaries, during the past year, were . . . . .		4,643.79
13	State tax during the past year was . . . . .		2,754.96
14	*Dividends the past year : 2 per cent. paid Oct. 1, 1898 ; amount, \$21,762.68 2 per cent. paid Apr. 1, 1899 ; amount, 22,381.94—		44,144.62
15	Net amount of premiums charged off the past year, . . . . .		2,675.50
16	Total amount of loans of every description charged off the past year, . . . . .		1,735.00
17	Amount of past due paper at this time is . . . . .		0
18	Amount carried to surplus, or profit and loss, during the past year, was . . . . .		7,000.00
19	Amount of assets yielding no income the past year, . . . . .		0
20	Loans on real estate— are they all first mortgages ? . . . . .		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .		30,000.00

\*Two per cent. on accounts \$2,000 and under, 1½ per cent. on accounts over \$2,000, Oct. 1, 1898, and April 1, 1899.

## NEW MILFORD SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	7,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	15,117.36
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	.034
25	Net income from foreclosed real estate during the past year, . . . . .	150.15
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July 7, 1899.	
27	Date of annual meeting to elect President, Treasurer, and other officers, July 7, 1899.	

OFFICERS. — President, Isaac B. Bristol ; Vice-President, Turney Soule ; Treasurer, H. Le Roy Randall ; Directors or Trustees, Charles H. Booth, Geo. W. Anthony, Charles M. Beach, H. Le Roy Randall, J. Le Roy Buck.



## NEWTOWN SAVINGS BANK.

ARTHUR T. NETTLETON, Treasurer.

INCORPORATED, 1855.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$291,694.31	Whole amount of deposits, . . .	\$610,595.33
Loans on collateral sec'y, . . .	10,387.00	Surplus account, . . .	19,000.00
Loans on personal security only, . . .	15,871.07	Interest account, less current expenses and taxes paid, . . .	15,731.09
Town, city, and borough notes and orders, . . .	30,500.00	Profit and loss account, . . .	216.73
United States bonds, . . .	100.00	Rent account, . . .	154.96
Town, city, school district, and corporation bonds, . . .	77,600.00	Collection account, . . .	493.98
Railroad bonds, . . .	120,500.00		
Railroad stocks, . . .	2,500.00		
Bank stocks in Connecticut, . . .	48,100.00		
Real estate by foreclosure, . . .	12,514.88		
Safe and fixtures, . . .	650.00		
Insurance and taxes advanced on real estate mortgaged, . . .	61.30		
Premium account, . . .	4,360.00		
Cash in banks, . . .	25,025.31		
Cash in vault, . . .	6,328.22		
<b>Total Assets, . . .</b>	<b>\$646,192.09</b>	<b>Total Liabilities, . . .</b>	<b>\$646,192.09</b>

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, . . . . . \$	100.00	100.00	111.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Newtown Notes, . . . . . \$	30,000.00	30,000.00	30,000.00
“ Monroe “ . . . . .	500.00	500.00	500.00
<b>Totals, . . . . . \$</b>	<b>30,500.00</b>	<b>30,500.00</b>	<b>30,500.00</b>
RAILROAD STOCKS.			
Detroit, Grand Rapids & Western, . . . . . \$	5,100.00	2,500.00	3,315.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Bridgeport, . . . . . 5s, . . . . . 1908, . . . . . \$	5,500.00	5,500.00	6,270.00
“ Cincinnati, . . . . . 6s, . . . . . 1909, . . . . .	1,000.00	1,000.00	1,240.00
“ Duluth, . . . . . 6s, . . . . . 1900, . . . . .	500.00	500.00	505.00
“ “ . . . . . 6s, . . . . . 1901, . . . . .	3,500.00	3,500.00	3,640.00

## NEWTOWN SAVINGS BANK.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.			
City of Davenport, 6s, 1901, \$	5,000.00	5,000.00	5,239.00
“ Los Angeles, 4½s, 1906,	2,600.00	2,600.00	2,785.00
“ “ 5s, 1908,	1,000.00	1,000.00	1,127.00
“ Omaha, 5s, 1901,	4,000.00	4,000.00	4,126.00
“ “ 5s, 1902,	2,000.00	2,000.00	2,093.00
“ Pueblo,} 5s, 1912,	6,000.00	6,000.00	6,933.00
“ “ 6s, 1914,	5,000.00	5,000.00	6,449.00
“ St. Joseph, 6s, 1903,	5,000.00	5,000.00	5,463.00
“ Sioux City, 4½s, 1908,	5,000.00	5,000.00	5,234.00
“ Superior, 6s, 1903,	5,000.00	5,000.00	5,000.00
“ “ 6s, 1904,	5,000.00	5,000.00	5,000.00
Town of South Denver, 6s, 1906,	1,000.00	1,000.00	1,120.00
City of Topeka, 5s, 1906,	2,000.00	2,000.00	2,146.00
“ “ 5s, 1913,	15,000.00	15,000.00	16,935.00
“ “ 5s, 1915,	3,500.00	3,500.00	3,997.00

Totals,	\$	77,600.00	77,600.00	85,353.00
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## RAILROAD BONDS.

Baltimore & Cumberland Valley, 6s, 1931, \$	10,000.00	10,000.00	12,000.00
Chicago, Burlington & Quincy, 7s, 1903,	5,000.00	5,000.00	5,700.00
Chicago, Rk. Isl. & Pac., Gen. Mtg., 4s, 1988,	5,000.00	5,000.00	5,300.00
Chi. M. & St. Paul, Dub. Div., 6s, 1920,	5,000.00	5,000.00	6,700.00
“ La C. & Dav. Div., 5s, 1919,	2,000.00	2,000.00	2,400.00
“ Southwest. “ 6s, 1909,	7,000.00	7,000.00	8,400.00
“ Chi. & Pa. W. “ 5s, 1921,	5,000.00	5,000.00	6,000.00
Detroit, Grand Rapids & Western, 4s, 1946,	7,500.00	7,500.00	7,050.00
Escanaba & Lake Superior, 6s, 1901,	2,000.00	2,000.00	2,080.00
Evansv. & Terre Haute, Sull. Co. Br., 5s, 1930,	10,000.00	10,000.00	8,500.00
Iowa Falls & Sioux City, 7s, 1917,	6,000.00	6,000.00	8,100.00
Milwaukee & Madison, 6s, 1905,	4,000.00	4,000.00	4,550.00
Northwestern Union, 7s, 1917,	20,000.00	20,000.00	29,400.00
Northern Illinois, 5s, 1910,	4,000.00	4,000.00	4,500.00
Southwest Pennsylvania, 7s, 1917,	7,000.00	7,000.00	9,800.00
Sunbury, Hazleton & Wilkesbarre, 5s, 1928,	19,000.00	19,000.00	20,120.00
Shamokin Valley & Pottsville, 7s, 1901,	2,000.00	2,000.00	2,100.00

Totals,	\$	120,500.00	120,500.00	142,700.00
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## BANK STOCKS.

92 shares Bridgeport National, Bridgeport, \$	4,600.00	4,600.00	8,280.00
69 “ City “ “	6,900.00	6,900.00	10,350.00
63 “ Pequonnock “ “	6,300.00	6,300.00	9,450.00
40 “ Danbury “ Danbury,	4,000.00	4,000.00	4,000.00
57 “ Pahquioque “ “	5,700.00	5,700.00	6,270.00
10 “ First “ New Milford,	1,000.00	1,000.00	1,400.00

## NEWTOWN SAVINGS BANK.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
85 shares	First National, Norwich,	\$ 8,500.00	8,500.00	8,500.00
6 "	Uncas " "	600.00	600.00	648.00
17 "	Thames " "	1,700.00	1,700.00	2,635.00
3 "	Merchants " "	300.00	300.00	345.00
8 "	Nat. Bk. of Commerce, New London,	800.00	800.00	1,040.00
2 "	New London City Nat., "	200.00	200.00	240.00
150 "	Waterbury National, Waterbury,	7,500.00	7,500.00	12,750.00
Totals, . . . . .		\$ 48,100.00	48,100.00	65,908.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	1,170; total amount,	\$243,640.61
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	115; total amount,	159,025.72
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	55; total amount,	207,929.00
4	Number of depositors having over \$10,000, . . . . .	0; total amount,	0
5	Total number of depositors, . . . . .	1,340; total deposits,	\$610,595.33
6	Largest amount due a single depositor, . . . . .		9,260.59
7	Number of accounts opened during the past year, 187; number closed, 168; increase, 19.		
8	Amount deposited, including interest credited, during the past year, . . . . .		144,717.78
9	Amount withdrawn during the past year, . . . . .		138,515.31
10	Amount of increase, . . . . .		6,202.47
11	Amount of income received during the past year was . . . . .		32,962.55
12	Total expenses, including salaries, during the past year were . . . . .		3,642.87
13	State tax during the past year was . . . . .		1,289.89
14	Dividends the past year : 2 per cent. paid October, 1898; amount, \$11,760.68 2 per cent. paid April, 1899; amount, 11,206.16—		22,966.84
15	Net amount of premiums charged off the past year, . . . . .		4,323.14
16	Total amount of loans of every description charged off the past year, Danbury Nat. Bank stock, . . . . .		1,966.67
17	Amount of past due paper at this time is . . . . .		0
18	Amount carried to surplus, or profit and loss, during the past year was . . . . .		0
19	Amount of assets yielding no income the past year, . . . . .		4,335.91
20	Loans on real estate—are they all first mortgages? . . . . .		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .		15,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .		3,000.00

## NEWTOWN SAVINGS BANK.— CONTINUED.

## MISCELLANEOUS ITEMS.— CONTINUED.

23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	\$2,200.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	.0071%
25	Net income from foreclosed real estate during the past year,	70.18
26	Date of annual meeting of Incorporators to elect Trustees or Directors, October.	
27	Date of annual meeting to elect President, Treasurer, and other officers, October.	

OFFICERS. — President, Aaron Sanford ; Treasurer, Arthur T. Nettleton ; Directors or Trustees, John B. Peck, Cyrus B. Sherman, William N. Northrop, Aaron Sanford, David C. Peck, Daniel G. Beers, Philo Nichols, Hosea B. Northrop, John B. Wheeler, Theron E. Platt, Charles H. Northrop, Cornelius B. Taylor, Henry G. Curtis, Hobart H. Curtis, Frank Wright, Arthur T. Nettleton.



## NORFOLK SAVINGS BANK.

MYRON N. CLARK, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$97,376.27	Whole amount of deposits, . . .	\$169,538.93
Loans on collateral sec'y, . . .	6,225.00	Surplus account, . . .	9,500.00
Loans on pers'l sec'y only, . . .	8,798.00	Interest account, less cur-	
Town, city, school district, . . .		rent expenses and taxes	
and corporation bonds, . . .	13,000.00	paid, . . .	2,151.82
Railroad bonds, . . .	13,000.00	Profit and loss account, . . .	636.20
Bank stocks in Connecticut, . . .	23,350.00		
Bank stocks in other States, . . .	3,800.00		
Real estate by foreclosure, . . .	500.00		
Banking house, . . .	3,775.28		
Insurance and taxes ad-			
vanced on real estate			
mortgaged, . . .	48.77		
Premium account, . . .	3,818.00		
Cash in banks, . . .	7,158.68		
Cash in vault, . . .	976.95		
Total Assets, . . .	\$181,826.95	Total Liabilities, . . .	\$181,826.95

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Pueblo, Col., . . . 5s, 1912, . . . . \$	5,000.00	5,000.00	5,850.00
South Bend, Ind., . . . 6s, 1907, . . . .	3,000.00	3,000.00	3,555.00
Cincinnati, Ohio, . . . 5s, 1930, . . . .	5,000.00	5,000.00	6,750.00
Totals, . . . . . \$	13,000.00	13,000.00	16,155.00
RAILROAD BONDS.			
Joliet & Northern Indiana, . . . 7s, 1907, \$	8,000.00	8,000.00	10,040.00
Skaneateles Railroad Company, . . . 5s, 1910, . . . .	5,000.00	5,000.00	5,600.00
Totals, . . . . . \$	13,000.00	13,000.00	15,640.00
BANK STOCKS.			
30 shares Pahquioque Nat'l, Danbury, Conn., \$	3,000.00	3,000.00	3,300.00
22 " First " So. Norwalk, " . . .	2,200.00	2,200.00	2,200.00
10 " Middlesex Co. " Middletown, " . . .	1,000.00	1,000.00	1,000.00
10 " First " " " . . .	1,000.00	1,000.00	1,100.00

## NORFOLK SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.						
15 shares	Meriden	Nat'l, Meriden,	Conn.,	\$ 1,500.00	1,500.00	1,575.00
36 "	First	" Norwich,	"	3,600.00	3,600.00	3,600.00
20 "	Uncas	" "	"	2,000.00	2,000.00	2,160.00
19 "	Second	" "	"	1,900.00	1,900.00	1,900.00
10 "	Hartford	" Hartford,	"	1,000.00	1,000.00	1,420.00
23 "	American	" "	"	1,150.00	1,150.00	1,748.00
2 "	Iron	" Falls Village,	"	200.00	200.00	236.00
10 "	First	" Portland,	"	1,000.00	1,000.00	1,030.00
8 "	Thomaston	" Thomaston,	"	800.00	800.00	880.00
5 "	First	" Winsted,	"	500.00	500.00	560.00
25 "	"	" Wallingford,	"	2,500.00	2,500.00	3,300.00
10 "	Mercantile	" Hartford,	"	135.00	.....	85.00
(In liquidation, 86½% paid.)						
36 "	Merchants Ex.	Nat'l, New York,	"	1,800.00	1,800.00	2,160.00
20 "	Merchants	" "	"	1,000.00	1,000.00	1,950.00
5 "	Market & Fulton	" "	"	500.00	500.00	1,150.00
20 "	Broadway	" "	"	500.00	500.00	1,242.50
Totals,				\$ 27,285.00	27,150.00	32,596.50

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	619; total amount,	\$98,772.24
2	Number of depositors having \$1,000 and not over \$2,000,	40; total amount,	51,423.60
3	Number of depositors having over \$2,000 and not over \$10,000,	8; total amount,	19,343.09
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	667; total deposits,	\$169,538.93
6	Largest amount due a single depositor,		2,842.98
7	Number of accounts opened during the past year, 102; number closed, 71; increase, 31.		
8	Amount deposited, including interest credited, during the past year,		51,845.89
9	Amount withdrawn during the past year,		31,511.54
10	Amount of increase,		20,334.35
11	Amount of income received during the past year was		8,436.85
12	Total expenses, including salaries, during the past year, were		805.65
13	State tax during the past year was		247.50
14	Dividends the past year:		
	2 per cent. paid Jan. 1, 1899; amount,	\$2,835.25	
	2 per cent. paid July 1, 1899; amount,	3,007.23—	5,842.48
15	Net amount of premiums charged off the past year,		2,268.50

## NORFOLK SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

16	Total amount of loans of every description charged off the past year,	0
17	Amount of past due paper at this time is . . . . .	0
18	Amount carried to surplus, or profit and loss, during the past year was.	\$1,856.11
19	Amount of assets yielding no income the past year, . . . .	2,975.00
20	Loans on real estate—are they all first mortgages? . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	4,766.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	5,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	2,400.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . .	1.92%
25	Net income from foreclosed real estate during the past year, . .	9.60
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.	

OFFICERS.—President, Ralph I. Crissey; Vice-President, M. F. Grant; Treasurer, Myron N. Clark; Directors or Trustees, William A. Spaulding, William O. Connor, Wallace Canfield, A. B. Garfield, Winthrop Cone, George R. Bigelow, I. L. Hamant, M.D., Horace A. Stanard, Hiram P. Lawrence.

## THE NORWALK SAVINGS SOCIETY.

GEORGE E. MILLER, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$499,777.50	Whole amount of deposits, . . .	\$2,612,312.03
Loans on collateral sec'ty, . . .	265,711.75	Surplus account, . . .	100,000.00
Loans on personal security only, . . .	42,107.40	Interest account, less current expenses and taxes paid, . . .	12,725.82
Town, city, and borough notes and orders, . . .	10,000.00	Profit and loss account, . . .	33,011.22
School district notes and orders, . . .	1,200.00	Rent account, . . .	362.21
Town, city, school district, and corporation bonds, . . .	836,975.00		
Railroad bonds, . . .	807,900.00		
Bank stocks in Connecticut, . . .	38,634.50		
Bank stocks in other States, . . .	27,590.47		
Real estate by foreclosure, . . .	115,018.70		
Banking house and lots, . . .	20,000.00		
Furniture and fixtures, . . .	2,000.00		
Cash in banks, . . .	90,455.12		
Cash in vault, . . .	1,040.84		
Total Assets, . . .	\$2,758,411.28	Total Liabilities, . . .	\$2,758,411.28

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Norwalk, . . . . . \$	10,000.00	10,000.00	10,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center of Norwalk, . . . . . \$	1,200.00	1,200.00	1,200.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
18th sch. dist. t'wn of Ston'gt'n, 4s, 1918, . . . \$	10,000.00	10,000.00	10,500.00
Borough of Norwalk (sewer), 4s, 1907, . . .	10,000.00	10,000.00	10,300.00
City of Pawtucket, R. I. (reg.), 4s, 1910, . . .	25,000.00	26,200.00	26,200.00
" Cincinnati, 7 <sup>3</sup> / <sub>16</sub> s, 1902, . . .	50,000.00	52,200.00	55,000.00
" " 7 <sup>3</sup> / <sub>16</sub> s, 1906, . . .	45,000.00	48,300.00	54,400.00
" " 7s, 1908, . . .	10,000.00	10,900.00	12,900.00
" " 6s, 1909, . . .	20,000.00	21,200.00	24,400.00
" Columbus, 4 <sup>1</sup> / <sub>2</sub> s, 1902, . . .	20,000.00	20,000.00	20,800.00
" Chicago, 4s, 1921, . . .	73,500.00	73,500.00	82,300.00
" Dayton, 6s, 1902-1903, . . .	50,000.00	52,200.00	54,500.00
" Omaha, 5s, 1904, . . .	15,000.00	15,600.00	15,900.00
" " 5s, 1912, . . .	10,000.00	10,700.00	11,300.00



## THE NORWALK SAVINGS SOCIETY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS. — CONTINUED.			
City of Omaha, 4½s, 1910, . \$	15,000.00	15,400.00	16,500.00
“ Scranton, 4s, 1914, .	50,000.00	53,500.00	57,500.00
“ Wilkesbarre, 4s, 1904-1924, .	29,000.00	29,000.00	32,300.00
“ Minneapolis, 4s, 1920, .	25,000.00	25,000.00	28,000.00
“ “ 4s, 1917, .	25,000.00	25,000.00	27,500.00
“ St. Paul, 4s, 1919, .	20,000.00	20,000.00	22,200.00
“ “ 4s, 1920, .	19,000.00	19,000.00	21,300.00
“ “ 5s, 1909, .	15,000.00	15,800.00	17,200.00
“ Denver, 4s, 1904, .	25,000.00	24,675.00	25,500.00
“ “ 4s, 1907, .	25,000.00	25,000.00	25,700.00
“ Newark, 4s, 1922, .	25,000.00	25,000.00	28,700.00
“ Toledo, 4s, 1925, .	50,000.00	50,000.00	56,000.00
“ St. Joseph, 6s, 1903, .	42,500.00	45,100.00	46,300.00
“ Portland, Oregon, 5s, 1925, .	15,000.00	17,300.00	18,000.00
“ “ 5s, 1928, .	35,000.00	43,700.00	42,700.00
“ Kansas City, Mo., 4½s, 1915, .	20,000.00	21,800.00	23,000.00
“ Los Angeles, 4½s, 1919-1922, .	29,500.00	30,900.00	31,500.00
Totals, . . . . . \$	803,500.00	836,975.00	898,400.00
RAILROAD BONDS.			
Michigan Central (reg.), 5s, 1931, . \$	25,000.00	28,100.00	32,500.00
Chic. & R. Island & Pac. (reg.), 6s, 1917, .	50,000.00	56,400.00	65,000.00
Ills. Central, Mid. Div. (reg.), 5s, 1921, .	20,000.00	21,500.00	24,000.00
Chicago & Northwestern :—			
Northwestern Union, 7s, 1917, .	50,000.00	57,600.00	72,500.00
Chicago & Tomah, 6s, 1905, .	68,000.00	71,000.00	76,000.00
Menominee Extension, 7s, 1911, .	50,000.00	56,000.00	65,000.00
Madison “ 7s, 1911, .	25,000.00	27,200.00	32,500.00
Des Moines & Minn., 7s, 1907, .	10,000.00	10,400.00	12,000.00
Iowa Division, 4½s, 1922, .	25,000.00	25,000.00	25,500.00
Chicago, Milwaukee & St. Paul :—			
La Crosse & Davenport, 5s, 1919, .	50,000.00	53,800.00	60,000.00
Wisconsin Valley, 7s, 1909, .	15,000.00	16,100.00	18,600.00
Chicago & Milwaukee, 7s, 1903, .	25,000.00	26,000.00	42,500.00
Southwestern, 6s, 1909, .	25,000.00	27,000.00	30,000.00
Chic., Bur. & Quincy, 7s, 1903, .	100,000.00	106,600.00	113,000.00
“ “ Iowa Div., 5s, 1919, .	25,000.00	28,300.00	28,300.00
“ “ Neb. Ext., 4s, 1927, .	25,000.00	26,700.00	26,200.00
St. Paul, Minn. & Manitoba :—			
Dakota Extension, 6s, 1910, .	50,000.00	58,800.00	60,000.00
Consolidated, 4½s, 1933, .	25,000.00	29,100.00	28,700.00
Terre Haute & Indianapolis, 5s, 1925, .	50,000.00	54,900.00	55,000.00
Eastern of Minn., No. Div., 4s, 1928-1948, .	25,000.00	27,400.00	26,200.00
Totals, . . . . . \$	738,000.00	807,900.00	893,500.00

## THE NORWALK SAVINGS SOCIETY.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
75 shares	Fairfield Co. National, Norwalk,	\$ 7,500.00	7,500.00	6,750.00
120 "	National, " "	12,000.00	12,901.50	12,000.00
25 "	Central " "	2,500.00	2,500.00	2,625.00
31 "	City " So. Norwalk,	3,100.00	3,100.00	4,650.00
5 "	First " "	500.00	620.00	500.00
2 "	First " Westport,	200.00	200.00	200.00
37 "	Danbury " Danbury,	3,700.00	3,700.00	3,700.00
50 "	Stamford " Stamford,	1,500.00	2,250.00	2,500.00
41 "	Connecticut " Bridgeport,	4,100.00	5,863.00	6,150.00
80 "	Fourth " New York,	8,000.00	7,973.25	14,560.00
30 "	Metropolitan " "	3,000.00	860.00	90.00
50 "	National Park, " "	5,000.00	6,256.25	25,000.00
66 "	Merchants " "	3,300.00	4,198.59	5,775.00
22 "	Market & Fult'n " "	2,200.00	2,863.00	4,950.00
20 "	Nat'l Shoe & Leather, " "	2,000.00	2,080.00	2,000.00
50 "	German-American, " "	3,750.00	3,859.38	4,300.00
Totals,		\$ 62,350.00	66,224.97	95,750.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,058 ; total amount,	\$930,192.24
2	Number of depositors having \$1,000 and not over \$2,000,	489 ; total amount,	711,504.50
3	Number of depositors having over \$2,000 and not over \$10,000,	245 ; total amount,	848,339.21
4	Number of depositors having over \$10,000,	9 ; total amount,	122,276.08
5	Total number of depositors,	5,801 ; total deposits,	\$2,612,312.03
6	Largest amount due a single depositor,		25,689.48
7	Number of accounts opened during the past year, 564 ; number closed, 510 ; increase, 54.		
8	Amount deposited, including interest credited, during the past year,		452,246.00
9	Amount withdrawn during the past year,		428,569.21
10	Amount of increase,		23,676.79
11	Amount of income received during the past year was		127,921.14
12	Total expenses, including salaries, during the past year, were		7,038.46
13	State tax during the past year was		6,067.80
14	Dividends the past year :		
	2 per cent. paid Jan. 10, 1899 ; amount,	\$50,797.44	
	1½ per cent. paid July 10, 1899 ; amount,	45,123.69—	95,921.13
15	Net amount of premiums charged off the past year,		14,850.13
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		500.00

## THE NORWALK SAVINGS SOCIETY.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

18	Amount carried to surplus, or profit and loss, during the past year, was	\$15,626.70
19	Amount of assets yielding no income the past year, . . . .	23,415.92
20	Loans on real estate—are they all first mortgages? . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . .	25,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . .	10,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . .	150,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . .	Less than 1%
25	Net income from foreclosed real estate during the past year, . .	793.07
26	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Wednesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, fourth Thursday in July usually.	

OFFICERS.—President, George M. Holmes; Treasurer, George E. Miller; Directors or Trustees: George M. Holmes, Stephen H. Holmes, Moses H. Glover, William A. Curtis, Ira Cole, Homer Merrill, F. St. John Lockwood, Edward K. Lockwood, George E. Miller.

## THE NORWICH SAVINGS SOCIETY.

COSTELLO LIPPITT, Treasurer.

INCORPORATED, 1824.

## STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$2,398,191.14	Whole amount of deposits, \$12,738,589.23	
Loans on collateral security, . . .	284,883.49	Surplus account, . . .	400,000.00
Loans on personal security only, . . .	412,610.88	Interest account, less current expenses and taxes paid, . . .	230,539.65
Town, city, and borough notes and orders, . . .	116,200.00	Profit and loss account, . . .	174,339.88
School district notes and orders, . . .	38,069.00	Safe Deposit Dept. Inc., . . .	276.25
United States bonds, . . .	100,000.00		
Town, city, school district, and corporation bonds, . . .	4,467,586.91		
Railroad bonds, . . .	4,937,400.00		
Bank stocks in Connecticut, . . .	145,800.00		
Real estate by foreclosure, . . .	30,509.34		
Banking-house, . . .	100,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	19,147.50		
Premium account, . . .	150,000.00		
Safe Deposit Department, . . .	16,586.57		
Cash in banks, . . .	296,028.77		
Cash in vault, . . .	30,731.41		
<b>Total Assets, . . .</b>	<b>\$13,543,745.01</b>	<b>Total Liabilities, . . .</b>	<b>\$13,543,745.01</b>

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, . . . . . \$	100,000.00	100,000.00	111,000.00
TOWN, CITY, COUNTY, AND BOROUGH NOTES AND ORDERS.			
Town of Sterling, Conn., . . . \$	7,000.00	7,000.00	7,000.00
“ Ledyard, “ . . . . .	2,800.00	2,800.00	2,800.00
“ Preston, “ . . . . .	5,000.00	5,000.00	5,000.00
“ Voluntown, “ . . . . .	6,000.00	6,000.00	6,000.00
“ Salem, “ . . . . .	9,400.00	9,400.00	9,400.00
“ Lisbon, “ . . . . .	1,000.00	1,000.00	1,000.00
City of Norwich, “ . . . . .	70,000.00	70,000.00	70,000.00
County of New London, “ . . . . .	5,000.00	5,000.00	5,000.00
Borough of Stonington, “ . . . . .	10,000.00	10,000.00	10,000.00
<b>Totals, . . . . . \$</b>	<b>116,200.00</b>	<b>116,200.00</b>	<b>116,200.00</b>



## THE NORWICH SAVINGS SOCIETY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.				
Greenville, Norwich, Conn., . . . \$		10,000.00	10,000.00	10,000.00
Town Street, " " . . .		6,000.00	6,000.00	6,000.00
West Chelsea, " " . . .		1,900.00	1,900.00	1,900.00
Ninth, Stonington, " . . .		17,000.00	17,000.00	17,000.00
First, Preston, " . . .		2,050.00	2,050.00	2,050.00
Third, Ledyard, " . . .		119.00	119.00	119.00
Fourth, Montville, " . . .		1,000.00	1,000.00	1,000.00
Totals, . . . . . \$		38,069.00	38,069.00	38,069.00
TOWN, CITY, SCHOOL DISTRICT, COUNTY, AND CORPORATION BONDS.				
County of St. Louis, Mo., 6s, 1905, \$	\$	10,000.00	10,000.00	11,300.00
Town of Chatham, Conn., 3 <sup>65</sup> / <sub>100</sub> s, 1909, . . .		37,000.00	37,000.00	38,110.00
" Colchester, " 4s, 1902, . . .		15,000.00	15,000.00	15,150.00
" East Lyme, " 4 <sup>1</sup> / <sub>2</sub> s, 1905, . . .		15,000.00	15,000.00	15,750.00
" Norwich, " 7s, 1905, . . .		60,000.00	60,000.00	70,200.00
" " 3 <sup>3</sup> / <sub>8</sub> s, 1913, . . .		115,000.00	115,000.00	118,450.00
" Preston, " 6s, 1900, . . .		43,500.00	43,500.00	44,370.00
" Stafford, " 4s, \$3,000 ann'y, . . .		18,000.00	18,000.00	18,270.00
" Vernon, " 3 <sup>1</sup> / <sub>2</sub> s, 1919, . . .		125,000.00	125,000.00	126,250.00
City of Los Angeles, Cal., 4 <sup>1</sup> / <sub>2</sub> s, 1902, . . .		6,650.00	6,650.00	6,783.00
" " 4 <sup>1</sup> / <sub>2</sub> s, 1903, . . .		6,650.00	6,650.00	6,849.50
" " 4 <sup>1</sup> / <sub>2</sub> s, 1908, . . .		6,650.00	6,650.00	7,115.50
" " 4 <sup>1</sup> / <sub>2</sub> s, 1912, . . .		3,650.00	3,650.00	4,015.00
" " 4 <sup>1</sup> / <sub>2</sub> s, 1915, . . .		5,000.00	5,000.00	5,600.00
" " 4 <sup>1</sup> / <sub>2</sub> s, 1916, . . .		1,650.00	1,650.00	1,848.00
" " 4 <sup>1</sup> / <sub>2</sub> s, 1917, . . .		6,650.00	6,650.00	7,448.00
" " 4s, 1921, . . .		4,000.00	4,000.00	4,360.00
" " 4s, 1922, . . .		6,000.00	6,000.00	6,540.00
" " 4s, 1923, . . .		6,000.00	6,000.00	6,540.00
" " 4s, 1924, . . .		6,000.00	6,000.00	6,540.00
" " 4s, 1925, . . .		6,000.00	6,000.00	6,600.00
" " 4s, 1926, . . .		6,000.00	6,000.00	6,600.00
" " 4s, 1927, . . .		6,000.00	6,000.00	6,600.00
" " 4s, 1928, . . .		6,000.00	6,000.00	6,600.00
" " 4s, 1929, . . .		6,000.00	6,000.00	6,660.00
" " 4s, 1930, . . .		6,000.00	6,000.00	6,660.00
" " 4s, 1931, . . .		6,000.00	6,000.00	6,660.00
" " 4s, 1932, . . .		6,000.00	6,000.00	6,660.00
" " 4s, 1933, . . .		6,000.00	6,000.00	6,660.00
" " 4s, 1934, . . .		6,000.00	6,000.00	6,720.00
" " 4s, 1935, . . .		6,000.00	6,000.00	6,720.00
" " 4s, 1936, . . .		6,000.00	6,000.00	6,720.00
" " 4s, 1937, . . .		6,000.00	6,000.00	6,720.00
" Oakland, " 4s, 1900-1938, . . .		133,000.00	133,000.00	146,300.00
" San José, " 4 <sup>1</sup> / <sub>2</sub> s, 1900-1937, . . .		28,500.00	28,500.00	32,205.00
" " 4 <sup>1</sup> / <sub>2</sub> s, 1900-1937, . . .		38,000.00	38,000.00	43,700.00

## THE NORWICH SAVINGS SOCIETY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, COUNTY, AND CORP. BONDS.—CONTINUED.						
City of	Denver, Col.,	5s,	1906,	\$ 100,000.00	100,000.00	108,000.00
"	Bridgeport, Conn.,	4s,	1919,	100,000.00	100,000.00	111,000.00
"	New London, "	3½s,	1911,	35,000.00	35,000.00	35,700.00
"	Norwich, "	7s,	1905,	1,000.00	1,000.00	1,170.00
"	"	5s,	1908,	7,000.00	7,000.00	7,840.00
"	"	4s,	1913,	125,000.00	125,000.00	135,000.00
"	"	3½s,	1923,	150,000.00	150,000.00	157,500.00
"	"	3½s,	1925,	100,000.00	100,000.00	105,000.00
"	So. Norwalk, "	6s,	1905,	30,000.00	30,000.00	33,600.00
"	Chicago, Ill.,	4s,	1921,	100,000.00	100,000.00	112,000.00
"	Terre Haute, Ind.,	6s,	1900,	5,000.00	5,000.00	5,000.00
"	"	6s,	1901,	5,000.00	5,000.00	5,100.00
"	"	6s,	1902,	5,000.00	5,000.00	5,200.00
"	"	6s,	1903,	5,000.00	5,000.00	5,300.00
"	"	6s,	1904,	5,000.00	5,000.00	5,350.00
"	Burlington, Iowa,	4s,	1906,	45,000.00	45,000.00	46,800.00
"	Cedar Rapids, "	4s,	1916,	100,000.00	100,000.00	109,000.00
"	Davenport, "	6s,	1900,	3,000.00	3,000.00	3,060.00
"	Des Moines, "	4s,	1916,	100,000.00	100,000.00	109,000.00
"	Dubuque, "	6s,	1900,	50,000.00	50,000.00	51,250.00
"	Sioux City, "	4½s,	1909,	1,000.00	1,000.00	1,080.00
"	"	4½s,	1910,	24,000.00	24,000.00	25,920.00
"	"	4½s,	1911,	25,000.00	25,000.00	27,250.00
"	"	4½s,	1919,	25,000.00	25,000.00	28,500.00
"	"	4½s,	1920,	25,000.00	25,000.00	28,750.00
"	Lexington, Ky.,	4½s,	1899,	9,800.00	9,800.00	9,800.00
"	"	4½s,	1900,	9,800.00	9,800.00	9,800.00
"	"	4½s,	1901,	9,800.00	9,800.00	9,898.00
"	"	4½s,	1902,	9,800.00	9,800.00	9,996.00
"	"	4½s,	1903,	9,800.00	9,800.00	10,094.00
"	"	4½s,	1904,	1,000.00	1,000.00	1,040.00
"	"	4½s,	1933,	5,000.00	5,000.00	6,250.00
"	"	4½s,	1934,	75,570.00	75,570.00	94,462.50
"	Louisville, "	5s,	1911,	50,000.00	50,000.00	58,000.00
"	"	4s,	1930,	100,000.00	100,000.00	114,000.00
"	Paducah, "	4½s,	1928,	45,000.00	45,000.00	48,600.00
"	Kalamazoo, Mich.,	4s,	1902,	10,000.00	10,000.00	10,100.00
"	"	4s,	1904,	10,000.00	10,000.00	10,200.00
"	"	4s,	1906,	10,000.00	10,000.00	10,400.00
"	Duluth, Minn.,	5s,	1907,	2,000.00	2,000.00	2,140.00
"	"	4½s,	1920,	100,000.00	100,000.00	109,000.00
"	Kansas City, Mo.,	4½s,	1915,	100,000.00	100,000.00	114,000.00
"	Omaha, Neb.,	5s,	1900,	400.00	400.00	400.00
"	"	4½s,	1906,	100,000.00	100,000.00	106,000.00
"	"	5s,	1906,	5,000.00	5,000.00	5,450.00
"	"	5s,	1907,	19,000.00	19,000.00	20,900.00
"	"	5s,	1908,	25,000.00	25,000.00	28,000.00
"	"	5s,	1912,	51,000.00	51,000.00	59,160.00
"	Camden, N. J.,	4s,	1926,	50,000.00	50,000.00	56,500.00

## THE NORWICH SAVINGS SOCIETY.— CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, COUNTY, AND CORPORATION BONDS.— CONTINUED.						
City of Newark, N. J.,	4s,	1911,	\$	150,000.00	150,000.00	160,500.00
" Paterson, "	4½s,	1934,		10,000.00	10,000.00	12,500.00
" " "	4½s,	1935,		10,000.00	10,000.00	12,600.00
" " "	4½s,	1936,		10,000.00	10,000.00	12,600.00
" " "	4½s,	1937,		10,000.00	10,000.00	12,700.00
" Akron, Ohio,	5s,	1899,		10,100.00	10,100.00	10,100.00
" " "	5s,	1900,		1,500.00	1,500.00	1,515.00
" " "	5s,	1901,		1,500.00	1,500.00	1,545.00
" Canton, "	4½s,	1900,		7,000.00	7,000.00	7,070.00
" " "	4½s,	1903,		7,000.00	7,000.00	7,210.00
" " "	4½s,	1906,		7,000.00	7,000.00	7,420.00
" " "	4½s,	1908,		7,000.00	7,000.00	7,560.00
" " "	4½s,	1910,		7,000.00	7,000.00	7,700.00
" Cincinnati, "	7s,	1902,		1,000.00	1,000.00	1,090.00
" " "	7½s,	1902,		128,000.00	128,000.00	140,800.00
" " "	7s,	1904,		2,000.00	2,000.00	2,300.00
" " "	7½s,	1906,		10,000.00	10,000.00	12,300.00
" " "	7s,	1906,		10,000.00	10,000.00	12,200.00
" " "	7s,	1908,		40,000.00	40,000.00	51,600.00
" Columbus, "	4½s,	\$40,000 an'y.		400,000.00	400,000.00	420,000.00
" " "	4½s,	1904,		700.00	700.00	714.00
" " "	4½s,	1906,		14,600.00	14,600.00	15,038.00
" " "	4s,	1909,		10,000.00	10,000.00	10,500.00
" " "	5s,	1912,		30,000.00	30,000.00	34,800.00
" " "	5s,	1907,		40,000.00	40,000.00	44,000.00
" Dayton, "	4s,	1902,		10,000.00	10,000.00	10,100.00
" " "	5s,	1913,		2,000.00	2,000.00	2,360.00
" " "	5s,	1914,		11,000.00	11,000.00	13,090.00
" " "	5s,	1915,		29,000.00	29,000.00	34,800.00
" " "	5s,	1916,		3,000.00	3,000.00	3,630.00
" Hamilton, "	5s,	1905,		5,000.00	5,000.00	5,400.00
" " "	5s,	1906,		10,000.00	10,000.00	10,900.00
" " "	5s,	1907,		5,000.00	5,000.00	5,500.00
" " "	5s,	1909,		10,000.00	10,000.00	11,300.00
" " "	5s,	1910,		10,000.00	10,000.00	11,300.00
" " "	5s,	1911,		10,000.00	10,000.00	11,500.00
" " "	5s,	1916,		10,000.00	10,000.00	12,100.00
" Toledo, "	4½s,	1914,		200,000.00	200,000.00	220,000.00
" " "	4s,	1942,		25,000.00	25,000.00	29,250.00
" Portland, Oregon,	5s,	1928,		200,000.00	200,000.00	258,000.00
" Woonsocket, R. I.,	4s,	1927,		100,000.00	100,000.00	113,000.00
" Vergennes, Vt.,	4s,	1908,		26,000.00	26,000.00	27,040.00
" Wheeling, W. Va.,	3s,			12,000.00	10,200.00	11,400.00
" Milwaukee, Wis.,	7s,	1902,		1,000.00	1,000.00	1,070.00
Sch. Dist., First, Hartf'd, Ct.,	4s,	1927,		30,000.00	30,000.00	33,900.00
Corp., American Woodwork- ing Mch. Co.,	6s,	1922,		21,000.00	21,000.00	21,000.00
Corp., Crawfordsville W. & L. Co., 1st,	5s,	1926,		600.00	520.00	520.00

## THE NORWICH SAVINGS SOCIETY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, COUNTY, AND CORPORATION BONDS.—CONTINUED.			
Corp., Crawfordsville W. & L. Co., 2d, 6s, 1926, \$	4,500.00	1,075.00	1,075.00
Corp., New York Suburban Water Co.,	73,000.00	59,521.91	59,521.91
Totals, . . . . .	\$ 4,486,370.00	4,467,586.91	4,911,953.41
RAILROAD BONDS.			
Albany & Susquehanna, 6s, 1906, \$	10,000.00	10,000.00	11,500.00
" " 7s, 1906,	3,000.00	3,000.00	3,660.00
Buffalo, New York & Erie, 7s, 1916,	100,000.00	100,000.00	143,000.00
Cedar Rapids & Missouri River, 7s, 1916,	50,000.00	50,000.00	71,500.00
Chicago, Burlington & Quincy, 7s, 1903,	200,000.00	200,000.00	226,000.00
Chicago, Milwaukee & St. Paul:—			
Dubuque Division, 6s, 1920,	86,000.00	86,000.00	115,240.00
LaCrosse & D. " 5s, 1919,	100,000.00	100,000.00	119,000.00
Mineral Pt. " 5s, 1910,	150,000.00	150,000.00	168,000.00
So. Minn. " 6s, 1910,	150,000.00	150,000.00	180,000.00
So. Wis. " 6s, 1909,	200,000.00	200,000.00	236,000.00
Chicago & Northwestern, 7s, 1915,	100,000.00	100,000.00	142,000.00
Mad. Ext., 7s, 1911,	100,000.00	100,000.00	133,000.00
Chicago, Rock Island & Pacific, 4s, 1938,	100,000.00	100,000.00	106,000.00
Chicago & Tomah, 6s, 1905,	1,000.00	1,000.00	1,120.00
Clearfield & Mahoning, 5s, 1943,	75,000.00	75,000.00	99,000.00
Cleveland & Mahoning, 5s, 1938,	130,000.00	130,000.00	174,200.00
Cleveland & Pittsburgh, 4½s, 1942,	200,000.00	200,000.00	248,000.00
Columbus & Hocking Valley, 4s, 1948,	14,000.00	14,000.00	15,120.00
Connecticut & Passumpsic Riv., 4s, 1943,	100,000.00	100,000.00	117,000.00
Delaware & Bound Brook, 7s, 1905,	18,000.00	18,000.00	20,880.00
Delaware & Hudson Canal, 7s, 1917,	75,000.00	75,000.00	109,500.00
Delaware, Lackawanna & West., 7s, 1907,	8,000.00	8,000.00	10,000.00
Des Moines & Minneapolis, 7s, 1907,	25,000.00	25,000.00	30,500.00
Elmira & Williamsport, 6s, 1910,	23,000.00	23,000.00	28,060.00
Greene, 7s, 1902,	70,000.00	70,000.00	74,900.00
Hancock & Calumet, 5s, 1931,	20,000.00	20,000.00	21,000.00
Illinois Central, 3½s, 1951,	200,000.00	200,000.00	204,000.00
Iowa Falls & Sioux City, 7s, 1917,	90,000.00	90,000.00	126,900.00
Jeffersonv., Mad. & Indianapolis, 7s, 1906,	57,000.00	57,000.00	67,260.00
Michigan Central, 5s, 1931,	50,000.00	50,000.00	66,000.00
Midland, Indiana, 5s, 1917,	41,000.00	36,900.00	36,900.00
Milwaukee, Lake Shore & West., 6s, 1921,	58,000.00	58,000.00	82,360.00
Ashland Division, 6s, 1925,	30,000.00	30,000.00	43,200.00
Michigan " 6s, 1924,	46,000.00	46,000.00	66,240.00
Mineral Range, 5s, 1931,	50,000.00	50,000.00	52,500.00
Morris & Essex, 7s, 1914,	120,000.00	120,000.00	170,400.00
New London Northern, 5s, 1910,	550,000.00	550,000.00	621,500.00
New York Cen. & Hudson Riv., 3½s, 1997,	300,000.00	300,000.00	333,000.00



## THE NORWICH SAVINGS SOCIETY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
New York, Lack. & Western.	6s, 1921, \$	100,000.00	100,000.00	140,000.00
Northwestern Union.	7s, 1917.	200,000.00	200,000.00	296,000.00
Oswego & Rome.	7s, 1915.	13,000.00	13,000.00	18,460.00
Pitts., McKeesp't & Youghiogheny.	6s, 1932,	200,000.00	200,000.00	290,000.00
St. Paul, Minneapolis & Manitoba,	4½s, 1933,	100,000.00	100,000.00	116,000.00
	6s, 1933.	100,000.00	100,000.00	145,000.00
Shamokin Valley & Pottsville.	7s, 1901,	143,000.00	143,000.00	150,150.00
Staten Island,	4½s, 1943.	60,000.00	60,000.00	63,000.00
Terre Haute & Indianapolis.	5s, 1925,	200,000.00	200,000.00	220,000.00
Utica & Black River.	4s, 1922.	100,000.00	100,000.00	109,000.00
Wisconsin Valley,	7s, 1909,	25,500.00	25,500.00	32,130.00
Totals,		\$ 4,941,500.00	4,937,400.00	6,054,180.00
BANK STOCKS.				
400 shares First National, Norwich.	\$	40,000.00	40,000.00	40,000.00
150 " Merchants " "		15,000.00	15,000.00	18,000.00
908 " Thames " "		90,800.00	90,800.00	145,280.00
Totals,		\$ 145,800.00	145,800.00	203,280.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	10,798; total amount, \$2,882,826.23
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	1,917; total amount, 2,635,154.00
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	1,486; total amount, 5,676,913.00
4	Number of depositors having over \$10,000,	98; total amount, 1,543,696.00
5	Total number of depositors, . . . . .	14,299; total deposits, \$12,738,589.23
6	Largest amount due a single depositor,	46,832.45
7	Number of accounts opened during the past year, 2,003; number closed, 1,342; increase, 661.	
8	Amount deposited, including interest credited, during the past year,	\$2,273,147.14
9	Amount withdrawn during the past year, . . . . .	1,790,572.64
10	Amount of increase, . . . . .	482,574.50
11	Amount of income received during the past year was . . . . .	642,264.60
12	Total expenses, including salaries, during the past year, were . . . . .	25,218.40
13	State tax during the past year was . . . . .	30,463.46
14	*Dividends the past year :	
	2 per cent. paid Jan. 15, 1899; amount, . . . . .	\$241,670.29
	2 per cent. paid July 15, 1899; amount, . . . . .	247,310.01— 488,980.30

## THE NORWICH SAVINGS SOCIETY.— CONTINUED.

## MISCELLANEOUS ITEMS.— CONTINUED.

15	Net amount of premiums charged off the past year, . . . . .	\$89,388.75
16	Total amount of loans of every description charged off the past year, . . . . .	0
17	Amount of past due paper at this time is . . . . .	0
18	Amount carried to surplus, or profit and loss, during the past year was . . . . .	0
19	Amount of assets yielding no income the past year, . . . . .	118,096 77
20	Loans on real estate—are they all first mortgages ? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	185,750.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	200,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	50,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	6½ per cent.
25	Net income from foreclosed real estate during the past year, . . . . .	1,991.41
26	Date of annual meeting of Incorporators to elect Trustees or Directors, sometime in June.	
27	Date of annual meeting to elect President, Treasurer, and other officers, sometime in June.	

OFFICERS. — President, John Mitchell; Treasurer, Costello Lippitt; Assistant Treasurer, Charles R. Butts; Directors, John Brewster, Henry Larrabee, Charles Bard, Lucius Brown, Bela P. Learned, Asa Backus, Calvin L. Harwood, Costello Lippitt, Arthur H. Brewer, William H. Palmer, Jr., Adam Reid, William H. Shields, Charles L. Hubbard.

## PEOPLE'S SAVINGS BANK, BRIDGEPORT.

EDWARD W. MARSH, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,702,435.40	Whole amount of deposits, \$3,288,879.59	
Loans on collateral sec'y, . . .	29,675.00	Surplus account, . . .	112,000.00
Loans on person'l sec'y only, . . .	2,500.00	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	3,500.00	paid, . . .	58,768.14
United States bonds, . . .	20,000.00	Profit and loss account, . . .	495.96
Town, city, school district,		Rent account, . . .	630.00
and corporation bonds, . . .	755,000.00	Balance due borrowers on	
Railroad bonds, . . .	657,000.00	real estate loans, . . .	4,184.08
Bank stocks in Connecticut, . . .	155,750.00		
Bank stocks in other States, . . .	31,950.00		
Banking house, . . .	36,000.00		
Premium account, . . .	34,218.80		
Cash in banks, . . .	25,248.11		
Cash in vault, . . .	6,680.46		
Total Assets, . . .	\$3,459,957.77	Total Liabilities, . . .	\$3,459,957.77

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fives of 1904, . . . . .	\$ 20,000.00	20,000.00	22,200.00
TOWN NOTES.			
Town of Fairfield, Conn., . . . . .	\$ 3,500.00	3,500.00	3,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Bridgeport, City, . . . . .	7s, 1900, \$ 101,000.00	101,000.00	101,000.00
" . . . . .	4s, 1919, 75,000.00	75,000.00	78,750.00
" . . . . .	5s, 1908, 45,000.00	45,000.00	48,000.00
" Town, Ct. House, . . . . .	4s, 1918, 50,000.00	50,000.00	51,500.00
Bethel, Town, . . . . .	4s, 1900-1908, 18,000.00	18,000.00	18,000.00
Bristol, " . . . . .	4s, 1908, 10,000.00	10,000.00	10,200.00
Fairfield County, . . . . .	4s, 1913, 20,000.00	20,000.00	20,400.00
Norwalk, Borough, . . . . .	4s, 1908, 15,000.00	15,000.00	15,300.00
Norwich, City, . . . . .	5s, 1910, 50,000.00	50,000.00	55,000.00
Shelton, Borough, . . . . .	4s, 1910, 25,000.00	25,000.00	25,500.00
Boston, Mass., City, . . . . .	4s, 1917, 34,000.00	34,000.00	36,040.00
Gloucester, Mass., City, . . . . .	4s, 1908, 10,000.00	10,000.00	10,200.00
Camden, N. J., " . . . . .	4½s, 1922, 40,000.00	40,000.00	44,000.00
Newark, " . . . . .	6s, 1908, 5,000.00	5,000.00	5,700.00
Paterson, " . . . . .	4s, 1910, 10,000.00	10,000.00	10,300.00
" . . . . .	5s, 1907, 4,000.00	4,000.00	4,400.00
Trenton, " . . . . .	4s, 1913, 25,000.00	25,000.00	25,750.00

## PEOPLE'S SAVINGS BANK, BRIDGEPORT.— CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.						
West Farms, N. Y., Town,	7s,	1902-1906,	\$	6,000.00	6,000.00	6,600.00
Akron, Ohio, City,	5s,	1905,		20,000.00	20,000.00	21,000.00
"	5s,	1901-1903,		15,000.00	15,000.00	15,300.00
Cincinnati, Ohio,	7 <sup>3</sup> / <sub>10</sub> s,	1902-1906,		14,000.00	14,000.00	15,260.00
"	7s,	1908,		10,000.00	10,000.00	12,000.00
"	7s,	1906,		4,000.00	4,000.00	4,800.00
Columbus, Ohio,	4s,	1905,		15,000.00	15,000.00	15,150.00
"	5s,	1910,		6,000.00	6,000.00	6,600.00
Toledo, Ohio,	4 <sup>1</sup> / <sub>2</sub> s,	1903,		10,000.00	10,000.00	10,200.00
Youngstown, O.,	5s,	1904-1906,		10,000.00	10,000.00	10,500.00
"	5s,	1905-1909,		8,000.00	8,000.00	8,480.00
Detroit, Mich.,	7s,	1905,		15,000.00	15,000.00	17,100.00
Jackson, "	4 <sup>1</sup> / <sub>2</sub> s,	1914,		10,000.00	10,000.00	10,800.00
Milwaukee, Wis.,	5s,	1907-1915,		15,000.00	15,000.00	16,500.00
Louisville, Ky.,	5s,	1911,		10,000.00	10,000.00	11,000.00
St. Paul, Minn.,	5s,	1915,		10,000.00	10,000.00	11,400.00
St. Louis, Mo., City, g., £4,100,	4s,	1911,		20,000.00	20,000.00	20,400.00
Omaha, Nebraska, City,	5s,	1912,		5,000.00	5,000.00	5,600.00
Denver, Col., City,	5s,	1906,		5,000.00	5,000.00	5,250.00
Portland, Ore., City, gold,	5s,	1928,		10,000.00	10,000.00	11,600.00
Totals,			\$	755,000.00	755,000.00	795,580.00
RAILROAD BONDS.						
Bald Eagle Valley,	6s,	1910,	\$	7,000.00	7,000.00	7,700.00
Buffalo, New York & Erie,	7s,	1916,		30,000.00	30,000.00	39,000.00
Chic., Mil. & St. Paul :						
Chicago & Pacific, Western Div.,	5s,	1921,		30,000.00	30,000.00	36,000.00
Dubuque Div.,	6s,	1920,		12,000.00	12,000.00	15,000.00
General,	4s,	1989,		35,000.00	35,000.00	40,250.00
Chicago & Northwestern :						
Cedar Rapids & Missouri,	7s,	1916,		15,000.00	15,000.00	21,000.00
Main Line,	7s,	1915,		20,000.00	20,000.00	28,000.00
Mil., Lake Shore & Western,	6s,	1921,		20,000.00	20,000.00	26,000.00
Milwaukee & Madison,	6s,	1905,		20,000.00	20,000.00	22,000.00
Rochester & No. Minnesota,	7s,	1908,		2,000.00	2,000.00	2,400.00
Tomah Division,	6s,	1905,		50,000.00	50,000.00	55,000.00
Chicago & Rock Island,	6s,	1917,		50,000.00	50,000.00	65,000.00
Delaware & Hudson :						
Albany & Susquehanna,	7s,	1906,		37,000.00	37,000.00	44,400.00
"	6s,	1906,		13,000.00	13,000.00	14,820.00
Delaware, Lackawanna & Western,	7s,	1907,		10,000.00	10,000.00	12,500.00
N. Y., Lack. & Western,	6s,	1921,		30,000.00	30,000.00	40,000.00
Syracuse, Bingh'n & New York,	7s,	1906,		10,000.00	10,000.00	12,000.00
Great Northern :						
St. P., Minn. & Man., gen. mtg.,	4 <sup>1</sup> / <sub>2</sub> s,	1933,		10,000.00	10,000.00	11,500.00
" " Montana Ex.,	4s,	1937,		5,000.00	5,000.00	5,250.00



## PEOPLE'S SAVINGS BANK, BRIDGEPORT.— CONTINUED.

## INVESTMENTS — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Illinois Central :				
Springfield Division, gold,	3½s, 1951, \$	25,000.00	25,000 00	26,000.00
Iowa Falls & Sioux City,	7s, 1917,	10,000.00	10,000.00	14,000.00
Michigan Central,	7s, 1902,	10,000.00	10,000.00	11,000.00
Detroit and Bay City Div.,	5s, 1931,	35,000.00	35,000.00	42,000.00
Morris & Essex,	7s, 1914,	20,000.00	20,000.00	24,000.00
"	7s, 1915,	10,000.00	10,000.00	14,000.00
N. Y. Cent. & Hudson River,	7s, 1903,	50,000.00	50,000 00	55,000.00
Lake Shore & Mich. South'n,	7s, 1910,	10,000.00	10,000.00	13,000.00
N. Y., N. H. & Hartford,	4s, 1903,	5,000.00	5,000 00	5,100.00
Harlem River & Pt. Chester,	7s, 1903,	2,000.00	2,000.00	2,200.00
Pittsb'h, McKees. & Youghiogheny,	6s, 1932,	30,000.00	30,000.00	42,000.00
Rome, Watertown & Ogdensburgh :				
Oswego & Rome,	7s, 1915,	12,000.00	12,000.00	15,600.00
Southwest Pennsylvania,	7s, 1917,	15,000.00	15,000.00	19,500.00
United New Jersey, gold,	4s, 1944,	17,000.00	17,000.00	18,700.00
Totals,	\$	657,000.00	657,000.00	799,920.00
BANK STOCKS.				
20 shares Ansonia National (\$50 each), Ansonia, S		1,000.00	1,000.00	1,600.00
224 " Bridgeport " (\$50 each), Bridgeport,		11,200.00	11,200.00	20,000.00
77 " City National, "		7,700.00	7,700.00	11,550.00
109 " Connecticut " "		10,900.00	10,900.00	16,350.00
266 " First " "		26,600.00	26,600.00	47,880.00
47 " Pequonock " "		4,700.00	4,700.00	7,050.00
15 " Bristol " Bristol,		1,500.00	1,500.00	2,700.00
6 " Danbury " Danbury,		600.00	600 00	600.00
30 " Pabquoque " "		3,000.00	3,000.00	3,150.00
42 " Birmingham " Derby,		4,200.00	4,200.00	6,720 00
28 " Aetna " Hartford,		2,800.00	2,800.00	4,480.00
84 " American " (\$50 each), "		4,200.00	4,200.00	6,300.00
30 " City, " "		3,000.00	3,000.00	3,300.00
25 " Far. & Mech. " "		2,500 00	2,500.00	2,806.00
40 " First " "		4,000.00	4,000.00	4,400.00
50 " Hartford " "		5,000.00	5,000.00	7,000.00
21 " Hartford Trust Co., " "		2,100.00	2,100.00	3,150.00
25 " National Ex. (\$50 each), " "		1,250.00	1,250.00	1,625.00
21 " Phoenix National, " "		2,100.00	2,100.00	2,625.00
5 " United States, " "		500.00	500.00	2,350 00
20 " Home " Meriden,		2,000 00	2,000 00	2,500.00
20 " Meriden " "		2,000.00	2,000.00	2,000.00
10 " Mechanics " New Britain,		1,000.00	1,000.00	1,400.00
15 " New Britain " "		1,500.00	1,500 00	2,400.00
33 " Merchants Nat. (\$50 each), New Haven,		1,650.00	1,650.00	1,650.00
500 " New Haven Co. (\$10 each), " "		5,000.00	5,000.00	8,000 00
50 " Second National, " "		5,000.00	5,000.00	8,000 00
20 " Tradesmen's National, " "		2,000.00	2,000.00	2,800.00

## PEOPLE'S SAVINGS BANK, BRIDGEPORT.—CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.							
16 shares	Yale	National,	New Haven,	\$	1,600.00	1,600.00	2,000.00
50 "	Commerce	"	"		5,000.00	5,000.00	6,500.00
22 "	Fairfield Co.	"	Norwalk,		2,200.00	2,200.00	2,200.00
2 "	National	"	"		200.00	200.00	200.00
53 "	Thames	"	Norwich,		5,300.00	5,300.00	8,480.00
30 "	City National, So.	Norwalk,			3,000.00	3,000.00	4,500.00
26 "	Southport National,	Southport,			2,600.00	2,600.00	3,900.00
45 "	Citizens	"	Waterbury,		4,500.00	4,500.00	6,000.00
15 "	Fourth	"	"		1,500.00	1,500.00	2,100.00
30 "	Manufact'rs	"	"		3,000.00	3,000.00	4,050.00
157 "	Waterbury Nat'l (\$50 each),	Waterbury,			7,850.00	7,850.00	12,560.00
30 "	American Ex. National,	New York,			3,000.00	3,000.00	5,400.00
20 "	Chatham Nat'l, (\$25 each),	"			500.00	500.00	1,500.00
30 "	Commerce National,	New York,			3,000.00	3,000.00	7,200.00
15 "	Continental	"	"		1,500.00	1,500.00	1,950.00
10 "	Corn Exchange	"	"		1,000.00	1,000.00	3,000.00
30 "	Fourth	"	"		3,000.00	3,000.00	5,400.00
12 "	Hanover	"	"		1,200.00	1,200.00	8,400.00
30 "	Imp. & Trad'rs	"	"		3,000.00	3,000.00	15,000.00
20 "	Leather Manufac. National,	New York,			2,000.00	2,000.00	4,000.00
25 "	Market & Fulton	"	"		2,500.00	2,500.00	5,500.00
144 "	Mechanics Nat'l (\$25 each),	"			3,600.00	3,600.00	7,200.00
30 "	Mercantile	"	New York,		3,000.00	3,000.00	5,400.00
10 "	Park	"	"		1,000.00	1,000.00	4,500.00
3 "	State of New York,	New York,			300.00	300.00	330.00
67 "	Merchants Nat'l (\$50 each),	New York,			3,350.00	3,350.00	5,360.00
Totals,					\$ 187,700.00	187,700.00	317,016.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,702; total amount,	\$1,418,699.34
2	Number of depositors having \$1,000 and not over \$2,000,	1,102; total amount,	1,588,980.28
3	Number of depositors having over \$2,000 and not over \$10,000,	132; total amount,	281,199.97
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	6,936; total deposits,	\$3,288,879.59
6	Largest amount due a single depositor,		4,150.44
7	Number of accounts opened during the past year, 1,321; number closed, 1,049; increase, 272.		
8	Amount deposited, including interest credited, during the past year,		928,419.17
9	Amount withdrawn during the past year		767,181.76
10	Amount of increase,		161,237.41

## PEOPLE'S SAVINGS BANK, BRIDGEPORT. — CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

11	Amount of income received during the past year was	\$169,587.93
12	Total expense, including salaries, during the past year, were	8,482.05
13	State tax during the past year was	7,759.93
14	Dividends the past year :	
	2 per cent. paid Jan. 1, 1899 ; amount, .	\$60,958.72
	1½ per cent. paid July 1, 1899 ; amount, .	54,879.24 —
15	Net amount of premiums charged off the past year, . . . . .	115,837.96
16	Total amount of loans of every description charged off the past year, . . . . .	43,873.75
17	Amount of past due paper at this time is . . . . .	4,084.28
18	Amount carried to surplus, or profit and loss, during the past year, was . . . . .	0
19	Amount of assets yielding no income the past year, . . . . .	0
20	Loans on real estate — are they all first mortgages ? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	53,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	2,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	10,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	—
25	Net income from foreclosed real estate during the past year, . . . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.	
28	Rate of 3 per cent. per annum on excess of above \$2,000.	

OFFICERS. — President, William E. Seeley ; First Vice-President, Samuel W. Baldwin ; Second Vice-President, Henry Atwater ; Treasurer, Edward W. Marsh ; Directors or Trustees, Samuel W. Baldwin, Eli C. Smith, Enoch P. Hincks, Asa S. Parsons, Edward R. Ives, Louis N. Van Keuren, Henry Atwater, Morris B. Beardsley, John A. Rusling, David F. Read, Daniel E. Marsh, George Comstock.

## PEOPLE'S SAVINGS BANK, PAWCATUCK.

[P. O. Westerly, R. I.]

J. A. BROWN, Treasurer.

INCORPORATED, 1886.

## STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$97,447.70	Whole amount of deposits, .	\$125,775.29
Loans on collateral sec'ty, .	2,393.94	Surplus account, . . .	2,800.00
Loans on personal security only, . . .	1,000.00	Profit and loss account, . .	4,273.48
Town, city, and borough notes and orders, . . .	10,000.00		
Town, city, school district, and corporation bonds, .	3,000.00		
Bank stocks in Connecticut, .	3,907.00		
Ins. and taxes advanced on real estate mortgaged, . .	558.09		
Cash in banks, . . .	13,215.02		
Cash in vault, . . .	1,327.02		
Total Assets, . . .	\$132,848.77	Total Liabilities, . . .	\$132,848.77

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS.			
City of N. London water fund bonds, 4s, 1920, \$1	3,000.00	3,000.00	3,240.00
BANK STOCKS.			
81 shares Pawcatuck National, . . . . \$1	4,050.00	3,907.00	2,673.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	442; total amount,	\$54,180.07
2	Number of depositors having \$1,000 and not over \$2,000, . .	19; total amount,	25,527.56
3	Number of depositors having over \$2,000 and not over \$10,000,	9; total amount,	34,278.78
4	Number of depositors having over \$10,000,	1; total amount,	11,788.88
5	Total number of depositors, . . . . .	471; total deposits,	\$125,775.29
6	Largest amount due a single depositor,		11,788.88
7	Number of accounts opened during the past year. 49; number closed, 25; increase, 24.		



## PEOPLE'S SAVINGS BANK, PAWCATUCK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount deposited, including interest credited, during the past year,	\$25,582.32
9	Amount withdrawn during the past year, . . . . .	24,084.41
10	Amount of increase, . . . . .	1,497.91
11	Amount of income received during the past year was . . . . .	5,274.17
12	Total expenses, including salaries, during the past year were . . . . .	274.61
13	State tax during the past year was . . . . .	183.83
14	Dividends the past year : 2 per cent. paid April 1, 1899; amount, \$2,429.61 2 per cent. paid Oct. 1, 1899; amount, 2,466.83—	4,896.44
15	Net amount of premiums charged off the past year, . . . . .	—
16	Total amount of loans of every description charged off the past year, . . . . .	—
17	Amount of past due paper at this time is . . . . .	17,173.94
18	Amount carried to surplus, or profit and loss, during the past year was . . . . .	813.75
19	Amount of assets yielding no income the past year, . . . . .	15,000.00
20	Loans on real estate—are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	12,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	1,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	3,393.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	—
25	Net income from foreclosed real estate during the past year, . . . . .	—
26	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday in January.	
27	Date of annual meeting to elect President, Treasurer, and other officers, first Monday in January.	

OFFICERS.—President, Peleg S. Barber ; Treasurer, J. A. Brown ; Directors or Trustees, P. S. Barber, C. B. Cottrell, Peleg Clarke, C. H. Browning, E. H. Knowles, D. McG. Newall, C. G. Stanton.

## PEOPLE'S SAVINGS BANK, ROCKVILLE.

E. STEVENS HENRY, Treasurer.

INCORPORATED, 1870

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$248,675.00	Whole amount of deposits,	\$490,155.17
Loans on collateral security,	10,900 00	Surplus account,	5,300.00
Loans on personal sec'y only,	6,000.00	Interest account, less cur-	
School dist. notes and orders,	594.87	rent expenses and taxes	
United States bonds,	5,000.00	paid,	10,640.40
Town, city, school district,			
and corporation bonds,	70,600.00		
Railroad bonds,	71,000.00		
Bank stocks in Connecticut,	83,032.00		
Banking house fixtures,	1,000 00		
Cash in banks,	8,236.87		
Cash in vault,	1,056.83		
Total Assets,	\$506,095.57	Total Liabilities,	\$506,095.57

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS, NEW 3s.	\$ 5,000.00	5,000.00	5,400.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Norwich, Conn., 5s, 1908,	\$ 1,000.00	1,000.00	1,100.00
Willimantic, " 4s, 1904,	10,000.00	10,000.00	10,200.00
Dubuque, Iowa, 5s, 1900,	9,000.00	9,000.00	9,000.00
Dubuque, Iowa, 5s, 1901,	10,000.00	10,000.00	10,000.00
Denver, Col., 6s, 1905,	19,600.00	19,600.00	19,992.00
Topeka, Kan., 5s, 1913,	5,000.00	5,000.00	5,500.00
Tacoma, Wash., 5s, 1901,	5,000.00	5,000.00	5,150.00
Omaha, Neb., 5s, 1901,	5,000.00	5,000.00	5,150.00
Pueblo, Col., 5s, 1912,	6,000.00	6,000.00	6,600.00
Totals,	\$ 70,600.00	70,600.00	72,692.00
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul:—			
Missouri River Division, 5s, 1910,	\$ 5,000.00	5,000.00	6,000.00
Chicago & Alton, Miss. River Bridge, 6s, 1912,	4,000.00	4,000.00	4,600.00
Evansville & Terre Haute, 5s, 1930,	10,000.00	10,000.00	10,500.00
Staten Island, 4½s, 1943,	10,000.00	10,000.00	10,500.00
Clev'd, C. C. & St. Louis, St. L. Div., 4s, 1943,	5,000.00	5,000.00	5,100.00
Herefords, 4s, 1930,	8,000.00	8,000.00	8,240.00

## PEOPLE'S SAVINGS BANK, ROCKVILLE. — CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.							
Chicago, Burlington & Quincy :—							
Nebraska Extension,	4s,	1922,	\$	10,000.00	10,000.00	11,200.00	
Denver Division,	4s,	1922,		8,000.00	8,000.00	8,240.00	
Iowa	"	4s,		11,000.00	11,000.00	11,550.00	
Totals,			\$	71,000.00	71,000.00	75,930.00	
BANK STOCKS.							
280 shares First National,	Rockville,	\$	28,000.00	34,934.00	33,600.00		
252 " Rockville National,	"		25,200.00	28,943.00	26,460.00		
35 " First	Stafford,		3,500.00	3,500.00	4,200.00		
40 " "	Hartford,		4,000.00	5,650.00	4,640.00		
7 " City,	"		700.00	700.00	784.00		
10 " Etna	"		1,000.00	1,250.00	1,650.00		
20 " Charter Oak	"		2,000.00	2,960.00	1,840.00		
19 " Farmers & Mechanics Nat.,	"		1,900.00	2,368.00	2,204.00		
10 " Mercantile, 13½% unpaid,	"		135.00	135.00	135.00		
6 " Hartford Trust,	"		600.00	600.00	930.00		
16 " Conn. Trust,	"		1,600.00	1,992.00	2,880.00		
Totals,		\$	68,635.00	83,032.00	79,323.00		

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,047; total amount,	\$208,812.17
2	Number of depositors having \$1,000 and not over \$2,000,	93; total amount,	122,452.00
3	Number of depositors having over \$2,000 and not over \$10,000,	46; total amount,	146,959.00
4	Number of depositors having over \$10,000,	1; total amount,	11,932.00
5	Total number of depositors,	1,187; total deposits,	\$490,155.17
6	Largest amount due a single depositor,		11,932.00
7	Number of accounts opened during the past year, 170; number closed, 132; increase, 38.		
8	Amount deposited, including interest credited, during the past year,		112,688.17
9	Amount withdrawn during the past year,		111,677.02
10	Amount of increase,		1,011.15
11	Amount of income received during the past year was		23,747.15
12	Total expenses, including salaries, during the past year, were		2,519.95
13	State tax during the past year was		1,123.92
14	Dividends the past year :		
	2 per cent. paid Jan. 1, 1899; amount,	\$9,543.79	
	1½ per cent. paid July 1, 1899; amount,	8,270.49—	17,814.28

## PEOPLE'S SAVINGS BANK, ROCKVILLE. — CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

15	Net amount of premiums charged off the past year, . . . . .	\$500 14
16	Total amount of loans of every description charged off the past year, . . . . .	—
17	Amount of past due paper at this time is . . . . .	—
18	Amount carried to surplus, or profit and loss, during the past year was . . . . .	1,200.00
19	Amount of assets yielding no income the past year, . . . . .	—
20	Loans on real estate — are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgages to any one individual, firm, company, society, or corporation, . . . . .	30,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	5,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	8,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	—
25	Net income from foreclosed real estate during the past year, . . . . .	—
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July. . . . .	
27	Date of annual meeting to elect President, Treasurer, and other officers, July. . . . .	

OFFICERS. — President, Geo. M. Paulk; Treasurer, E. Stevens Henry; Directors or Trustees, Geo. M. Paulk, Cyrus Winchell, E. S. Henry, W. H. Prescott, E. H. Preston, A. N. Belding, Thos. A. Lake, Henry Adams, C. E. Harwood, T. F. Rockwell, J. E. Fisk, E. A. Kuhnley, F. A. Randall.





## PUTNAM SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
City of Kansas City, Mo.,	various, \$	40,000.00	40,000.00	44,250.00
“ St. Louis, “	4s, 1908,	20,000.00	20,000.00	21,250.00
“ Louisville, Ky.,	4s, 1910,	20,000.00	20,000.00	21,250.00
“ Los Angeles, Cal.,	4½s, 1914,	20,000.00	20,000.00	22,250.00
“ Minneapolis, Minn.,	4½s, 1922,	15,000.00	15,000.00	18,500.00
“ St. Paul, “	4s, 1920,	20,000.00	20,000.00	22,500.00
“ Muskegon, Mich.,	5s, 1917-22,	25,000.00	25,000.00	30,000.00
“ Saginaw, “	various,	30,000.00	30,000.00	31,500.00
“ Omaha, Neb.,	“	30,500.00	30,500.00	34,500.00
“ Paterson, N. J.,	“	30,000.00	30,000.00	32,500.00
“ Pawtucket, R. I.,	“	50,000.00	50,000.00	56,000.00
“ Portland, Ore.,	5s, 1922,	15,000.00	15,000.00	18,750.00
“ Racine, Wis.,	4s, 1913,	25,000.00	25,000.00	26,250.00
“ Terre Haute, Ind.,	4s, 1915,	35,000.00	35,000.00	37,750.00
“ Waterville, Me.,	various,	28,000.00	28,000.00	28,500.00
“ Wilmington, Del.,	“	22,000.00	22,000.00	22,200.00
Omaha water works,	5s, 1946,	60,000.00	60,000.00	60,000.00

Totals, . . . . . \$ 990,000.00 990,000.00 1,065,000.00

## RAILROAD BONDS.

Chicago, Milwaukee & St. Paul:—				
Chicago & Pacific, West'n Div.,	5s, 1921, \$	40,000.00	40,000.00	48,800.00
Dubuque Div.,	6s, 1920,	10,000.00	10,000.00	13,000.00
Mineral Point Div.,	5s, 1910,	30,000.00	30,000.00	33,700.00
South Western Div.,	6s, 1909,	20,000.00	20,000.00	24,000.00
Wisconsin Valley Div.,	7s, 1909,	15,000.00	15,000.00	19,500.00
Terre Haute & Indianapolis,	5s, 1925,	25,000.00	25,000.00	27,000.00
Mineral Range,	5s, 1931,	10,000.00	10,000.00	10,000.00
Greene,	7s, 1902,	10,000.00	10,000.00	11,000.00
Joliet & Northern Indiana,	7s, 1907,	20,000.00	20,000.00	24,000.00
Shamokin Valley & Pottsville,	7s, 1901,	10,000.00	10,000.00	10,350.00
Delaware & Bound Brook,	7s, 1905,	20,000.00	20,000.00	23,650.00
Chicago, Rock Island & Pac.,	4s, 1988,	100,000.00	100,000.00	108,000.00
St. Paul, Minn. & Manitoba,	4½s, 1933,	18,000.00	18,000.00	21,000.00
Chicago & Northwestern:—				
Milwaukee & Madison Div.,	6s, 1905,	25,000.00	25,000.00	28,000.00
Ottumwa & Cedar Falls Div.,	5s, 1909,	20,000.00	20,000.00	22,000.00
Madison Extension Div.,	7s, 1911,	20,000.00	24,000.00	26,000.00

Totals, . . . . . \$ 393,000.00 397,000.00 450,000.00

## BANK STOCKS.

4 shares	City Bank of Hartford, Conn.,	\$	400.00	400.00	450.00
40 “	First National, Norwich, “		4,000.00	4,000.00	4,000.00
100 “	Thames “ “ “		10,000.00	10,000.00	15,000.00
228 “	First “ Putnam, “		22,800.00	22,800.00	31,000.00

Totals, . . . . . \$ 37,200.00 37,200.00 50,450.00

## PUTNAM SAVINGS BANK.— CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,333; total amount,	\$865,459.51
2	Number of depositors having \$1,000 and not over \$2,000,	438; total amount,	595,696.70
3	Number of depositors having over \$2,000 and not over \$10,000,	156; total amount,	506,409.34
4	Number of depositors having over \$10,000,	2; total amount,	21,426.04
5	Total number of depositors,	4,929; total deposits,	\$1,988,991.59
6	Largest amount due a single depositor,		10,713.02
7	Number of accounts opened during the past year, 782; number closed, 451; increase, 331.		
8	Amount deposited, including interest credited, during the past year,		459,466.93
9	Amount withdrawn during the past year,		360,927.41
10	Amount of increase,		98,539.52
11	Amount of income received during the past year was		95,348.41
12	Total expenses, including salaries, during the past year, were		3,482.19
13	State tax during the past year was		4,562.74
14	Dividends the past year:		
	2 per cent., paid Oct. 20, 1898; amount, \$36,162.16		
	2 per cent., paid Apr. 20, 1899; amount, 36,489.89—		72,652.05
15	Net amount of premiums charged off the past year,		12,053.80
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Amount carried to surplus, or profit and loss, during the past year, was		1,500.00
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate — are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		19,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		3,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in July.		
28	Paid rate 3 per cent. per annum on deposits in excess of \$2,000, April dividend.		

OFFICERS.— President, George W. Holt; Treasurer, Jerome Tourtelotte; Directors or Trustees, George W. Holt, John A. Carpenter, Charles M. Fenner, Charles P. Grosvenor, Jerome Tourtelotte, James W. Manning, John F. Carpenter, James N. Kingsbury, John M. Paine.

## RIDGEFIELD SAVINGS BANK.

D. SMITH SHOLES, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$223,371.33	Whole amount of deposits, .	\$371,466.04
Loans on personal sec'y only, .	61,367.93	Surplus account, . . .	18,343.67
Town, city, school district, .		Interest account, less cur-	
and corporation bonds, . .	28,000.00	rent expenses and taxes	
Railroad bonds, . . .	19,411.25	paid, . . . . .	1,310.33
Bank stocks in Connecticut, .	23,122.07		
Real estate by foreclosure, . .	11,035.65		
Banking house, safes, . . .	850.00		
U. S. revenue account, . . .	38.60		
Cash in banks, . . . . .	21,755.81		
Cash in vault, . . . . .	2,167.40		
Total Assets, . . . . .	\$391,120.04	Total Liabilities, . . . . .	\$391,120.04

## INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORA- TION BONDS.						
Cincinnati, Ohio, . . . . .	6s,	1909,	\$	3,000.00	3,000.00	3,600.00
City of Omaha, paving bonds, .	5s,	1906,		5,000.00	5,000.00	5,350.00
Fort Wayne, Ind., . . . . .	4½s,	1913,		10,000.00	10,000.00	11,000.00
Town of Ridgefield, Conn., . .	3½s,	1917,		10,000.00	10,000.00	10,000.00
Totals, . . . . .			\$	28,000.00	28,000.00	29,950.00
RAILROAD BONDS.						
Chicago, Rock Island & Pacific, .	4s,	1988,	\$	18,000.00	19,411.25	19,411.25
BANK STOCKS.						
20 shares First National, Meriden, Conn., .			\$	2,000.00	2,850.00	4,000.00
11 " Fairfield Co. National, . . . . .				1,100.00	1,100.00	990.00
37 " National Bank of Norwalk, . . . . .				3,700.00	3,902.00	3,702.00
16 " First National, South Norwalk, . . . .				1,600.00	1,520.00	1,600.00
50 " Pahquioque National, Danbury, . . .				5,000.00	6,683.40	5,500.00
70½ " Danbury " " " " " " " " " " " "				7,066.67	7,066.67	7,066.67
Totals, . . . . .			\$	20,466.67	23,122.07	22,853.67



## RIDGEFIELD SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,206; total amount,	\$177,079.63
2	Number of depositors having \$1,000 and not over \$2,000,	62; total amount,	81,223.62
3	Number of depositors having over \$2,000 and not over \$10,000,	35; total amount,	113,162 79
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,303; total deposits,	\$371,466.04
6	Largest amount due a single depositor,		6,732.62
7	Number of accounts opened during the past year, 126; number closed, 94; increase, 32.		
8	Amount deposited, including interest credited, during the past year,		128,767.37
9	Amount withdrawn during the past year,		84,100.27
10	Amount of increase,		44,667.10
11	Amount of income received during the past year was		17,901.26
12	Total expenses, including salaries, during the past year, were		1,343.01
13	State tax during the past year was		688.30
14	Dividends the past year:		
	2 per cent. paid Jan. 1, 1899; amount, \$6,352.26		
	2 per cent. paid July 1, 1899; amount, 6,718.26—	13,070.52	
15	Net amount of premiums charged off the past year,		1,100.00
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		725.00
18	Amount carried to surplus, or profit and loss, during the past year was		1,000.00
19	Amount of assets yielding no income the past year,		11,035.65
20	Loans on real estate—are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		7,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		0
26	Date of annual meeting of Incorporators to elect Trustee or Directors, last Saturday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, last Saturday in July.		

OFFICERS — President, Vacancy; Treasurer, D. Smith Sholes; Directors or Trustees, William H. Beers, Charles B. Northrop, John S. Keeler, John P. Mills, Samuel Keeler, Benj. K. Northrop, S. S. Hurlbutt, John D. Nash, Edward J. Couch, J. L. Dauchy, John Brophy, D. S. Sholes.

## SALISBURY SAVINGS SOCIETY, LAKEVILLE.

THOS. L. NORTON, Treasurer.

INCORPORATED, 1848.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$205,215.70	Whole amount of deposits, .	\$708,877.74
Loans on collateral security, .	103,740.00	Surplus account, . . .	19,318.72
Loans on personal security only, . . .	33,229.12	Profit and loss account, .	16,631.72
Town, city, and borough notes and orders, . . .	6,925.94		
United States bonds, . . .	5,000.00		
Town, city, school district, and corporation bonds, .	180,415.50		
Railroad bonds, . . .	106,021.50		
Bank stocks in Connecticut, .	49,307.50		
Real estate by foreclosure, .	30,582.00		
Banking house, . . .	7,000.00		
Premium account, . . .	2,255.37		
Cash in banks, . . .	9,529.84		
Cash in vault, . . .	5,605.71		
Total Assets, . . .	\$744,828.18	Total Liabilities, . . .	\$744,828.18

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Three per cent., issue of 1898, . . . . . %	5,000.00	5,000.00	5,400.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Salisbury Town Orders, . . . . . %	6,925.94	6,925.94	6,925.94
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Salisbury, Conn., 4½s, %	21,000.00	21,000.00	21,000.00
Cincinnati, O., 6s, 1900,	11,000.00	12,760.00	11,400.00
Cincinnati, O., 5s, 1910,	5,000.00	5,675.00	5,400.00
St. Louis, Mo., 6s, 1905,	5,000.00	6,037.50	5,500.00
Wichita, Kan., 5s, 1910,	10,000.00	11,050.00	10,800.00
Duluth, Minn., 4s, 1920,	6,000.00	6,000.00	6,400.00
Duluth, Minn. (Lakeside), 6s, 1901,	2,000.00	2,200.00	2,200.00
Aurora, Ill., 6s, 1902,	2,000.00	2,173.00	2,200.00
Omaha, Neb., 5s, 1912,	12,000.00	13,000.00	13,000.00
Denver, Col., 4s, 1903,	12,000.00	11,580.00	12,200.00
Omaha, Neb., 5s, 1901,	5,000.00	5,000.00	5,100.00
Superior, Wis., 6s, 1897,	5,000.00	5,000.00	5,000.00
Portland, Oregon, 5s, 1923,	5,000.00	5,625.00	6,000.00

## SALISBURY SAVINGS SOCIETY, LAKEVILLE.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
Pueblo, Col., 6s, 1902, \$	6,000.00	6,000.00	6,500.00
Boston, Mass., 3½s, 1902, -	15,000.00	15,000.00	15,500.00
Rockville, Conn., 4s, 1927,	5,000.00	5,250.00	5,500.00
Bristol, Conn., 4s, 1927,	15,000.00	16,275.00	16,275.00
San José, Cal., 4½s, 1909,	4,875.00	5,275.00	5,275.00
Windsor Locks, Conn., 4s, 1909,	10,000.00	10,300.00	10,500.00
Meriden, " 4s, 1910,	1,000.00	1,000.00	1,075.00
Los Angeles, Cal., 4½s, 1914,	2,350.00	2,415.00	2,500.00
Waterbury, Conn., 4s, 1914,	1,000.00	1,000.00	1,090.00
Pueblo, Col., 4½s, 1914,	10,000.00	10,800.00	10,900.00
Totals, . . . . .	\$ 171,225.00	180,415.50	181,315.00
RAILROAD BONDS.			
New York & Harlem, 7s, 1900, \$	10,000.00	13,000.00	10,350.00
Chicago, Milwaukee & St. Paul :—			
Chicago & Pacific Western, 5s, 1921,	5,000.00	5,325.00	6,000.00
Chicago & Missouri River, 5s, 1926,	10,000.00	10,000.00	12,000.00
Dubuque Division, 6s, 1920,	20,000.00	22,875.00	25,000.00
Chicago & Northwestern :—			
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	10,000.00	10,500.00	11,000.00
Sunbury, Hazleton & Wilkesbarre, 5s, 1929,	9,700.00	10,621.50	10,970.00
Detroit, Grand Rapids & Western, 4s, 1946,	2,000.00	2,000.00	2,000.00
Chicago, Rock Island & Pacific, 4s, 1988,	20,000.00	21,700.00	21,200.00
Chicago, Burlington & Quincy :—			
Iowa Division, 4s, 1919,	10,000.00	10,000.00	11,500.00
Totals, . . . . .	\$ 96,700.00	106,021.50	110,020.00
BANK STOCKS.			
112 shares National Iron, Falls Village, . . \$	11,200.00	12,960.00	11,760.00
16 " Phoenix National, Hartford, . . .	1,600.00	1,960.00	1,984.00
80 " First National, Norwich, . . . . .	8,000.00	9,500.00	8,000.00
30 " Merchants National, Norwich, . . .	3,000.00	3,000.00	3,240.00
20 " Uncas " " " " " " " " . . .	2,000.00	2,500.00	2,100.00
50 " Pequonock, Bridgeport, . . . . .	5,000.00	6,300.00	7,500.00
50 " Commerce, New London, . . . . .	5,000.00	6,187.50	6,000.00
55 " Waterbury, . . . . .	2,750.00	4,400.00	4,400.00
20 " Pahquioque, Danbury, . . . . .	2,000.00	2,500.00	2,200.00
Totals, . . . . .	\$ 40,550.00	49,307.50	47,184.00

## SALISBURY SAVINGS SOCIETY, LAKEVILLE. — CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,885; total amount,	\$368,123.42
2	Number of depositors having \$1,000 and not over \$2,000,	134; total amount,	169,570.28
3	Number of depositors having over \$2,000 and not over \$10,000,	45; total amount,	148,117.01
4	Number of depositors having over \$10,000,	2; total amount,	23,067.03
5	Total number of depositors,	2,066; total deposits,	\$708,877.74
6	Largest amount due a single depositor,		11,837.25
7	Number of accounts opened during the past year, 340; number closed, 297; increase, 43.		
8	Amount deposited, including interest credited, during the past year,		146,107.91
9	Amount withdrawn during the past year,		113,959.66
10	Amount of increase,		32,148.25
11	Amount of income received during the past year was		32,808.10
12	Total expenses, including salaries, during the past year, were		2,037.98
13	State tax during the past year was		1,438.84
14	Dividends the past year:		
	1½ per cent. paid Oct. 1, 1898; amount,	\$11,415.43	
	1½ per cent. paid Apr. 1, 1899; amount,	11,642.27—	23,057.70
15	Net amount of premiums charged off the past year,		140.00
16	Total amount of loans of every description charged off the past year,		3,000.00
17	Amount of past due paper at this time is		—
18	Amount carried to surplus, or profit and loss, during the past year, was		1,712.57
19	Amount of assets yielding no income the past year,		11,500.00
20	Loans on real estate—are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		20,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,850.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		60,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		3½
25	Net income from foreclosed real estate during the past year,		1,642.42
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.— President, Geo. B. Burrall; Treasurer, Thos. L. Norton; Directors or Trustees, Dwight Allyn, Chas. H. Bissell, J. S. Perkins, Geo. L. Hurd, M. H. Robbins, Wm. Kane, Elbert Eggleston, Howard F. Landon.



## THE SAVINGS BANK OF ANSONIA.

FRANKLIN BURTON, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$699,664.05	Whole amount of deposits, \$1,484,762.62	
Loans on collateral security, . . .	51,805.00	Surplus account, . . .	43,405.80
Loans on personal sec'y only, . . .	20,100.00	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	20,500.00	paid, . . .	8,989.56
School district notes and		Profit and loss account, . . .	2,208.00
orders, . . .	900.00		
United States bonds, . . .	21,500.00		
State bonds, . . .	13,000.00		
Town, city, school district,			
and corporation bonds, . . .	458,366.50		
Railroad bonds, . . .	54,000.00		
County bonds, . . .	20,000.00		
Bank stocks in Connecticut, . . .	54,400.00		
Bank stocks in other States, . . .	32,500.00		
Real estate by foreclosure, . . .	14,142.53		
Banking house, . . .	7,679.73		
Insurance and taxes ad-			
vanced on real estate			
mortgaged, . . .	149.09		
Premium account, . . .	32,283.30		
Cash in banks, . . .	36,257.41		
Cash in vault, . . .	2,118.37		
Total Assets, . . .	\$1,539,365.98	Total Liabilities, . . .	\$1,539,365.98

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Three per cent., 1918, . . . . . \$	1,500.00	1,500.00	1,623.75
Fives, 1904, . . . . .	10,000.00	10,000.00	11,200.00
Fours, 1925, . . . . .	10,000.00	10,000.00	13,025.00
Totals, . . . . . \$	21,500.00	21,500.00	25,848.75
STATE BONDS.			
State of Mass., gold, 3½s, 1924, . . . . . \$	3,000.00	3,000.00	3,720.00
" " " 3½s, 1938, . . . . .	10,000.00	10,000.00	11,325.00
Totals, . . . . . \$	13,000.00	13,000.00	15,045.00

## THE SAVINGS BANK OF ANSONIA.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Ansonia, Conn., . . . . . \$	15,500.00	15,500.00	15,500.00
Town of Huntington, Conn., . . . . .	5,000.00	5,000.00	5,000.00
Totals, . . . . . \$	20,500.00	20,500.00	20,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School District No. 1, Oxford, Conn., \$	900.00	900.00	900.00
COUNTY BONDS AND NOTES.			
County of Windham, Conn., 3½s, 1906, . . . \$	20,000.00	20,000.00	20,400.00
TOWN, CITY, SCHOOL DIST., AND CORP. BONDS.			
City of Bridgeport, Conn., 4s, 1919, . . . \$	7,000.00	7,000.00	7,931.00
“ “ “ 4s, 1924, . . .	5,000.00	5,000.00	5,760.00
“ New Britain, “ 4s, 1925, . . .	4,000.00	4,000.00	4,636.00
“ “ “ 4s, 1927, . . .	10,000.00	10,000.00	11,650.00
“ Middletown, “ 3 <sup>65</sup> / <sub>100</sub> s, 1915, . . .	2,000.00	2,000.00	2,100.00
“ Meriden, “ 4s, 1905, . . .	1,000.00	1,000.00	1,045.00
“ New Haven, “ 4s, 1917, . . .	5,000.00	5,000.00	5,675.00
“ “ “ 4s, 1928, . . .	1,000.00	1,000.00	1,190.00
“ Putnam, “ 3½s, 1929, . . .	20,000.00	20,000.00	21,450.00
“ New London, “ 3½s, 1919, . . .	5,000.00	5,000.00	5,300.00
“ Derby, Conn., gold, 4s, 1914, . . .	5,000.00	5,000.00	5,500.00
Town of Portland, Conn., 3½s, 1919, . . .	10,000.00	10,000.00	10,700.00
“ Windsor L'ks, Conn., 4s, 1919, . . .	7,000.00	7,000.00	7,700.00
“ Southington, “ 4s, 1917, . . .	2,000.00	2,000.00	2,120.00
“ Lyme, “ 4s, 1918, . . .	10,000.00	10,000.00	11,000.00
“ Essex, “ 3 <sup>65</sup> / <sub>100</sub> s, 1928, . . .	10,000.00	10,000.00	11,200.00
“ Orange, Conn., gold, 4s, 1916, . . .	11,000.00	11,000.00	12,100.00
W. Sch. Dist., H'd, Ct., “ 4s, 1919, . . .	5,000.00	5,000.00	5,600.00
C. Sch. Dist., Wat'y, Ct., “ 4s, 1938, . . .	10,000.00	10,000.00	11,900.00
City of Prov., R. I., reg. “ 5s, 1906, . . .	5,000.00	5,000.00	5,550.00
“ “ “ 5s, 1906, . . .	1,000.00	1,000.00	1,110.00
“ “ “ 4s, 1926, . . .	3,000.00	3,000.00	3,570.00
“ B'st'n, Mass., reg. “ 5s, 1905, . . .	2,000.00	2,000.00	2,250.00
“ Camden, N. J., 4½s, 1922, . . .	10,000.00	10,000.00	12,275.00
“ Trenton, N. J., 4s, 1917, . . .	9,000.00	9,000.00	10,170.00
“ “ “ 4s, 1900-1909, . . .	20,000.00	20,000.00	21,000.00
“ Hoboken, N. J., 4s, 1918, . . .	10,000.00	10,000.00	11,300.00
“ Paterson, “ 4½s, 1906, . . .	5,000.00	5,000.00	5,400.00
“ Lexington, Ky., 4½s, 1920, . . .	11,000.00	11,000.00	13,090.00
“ “ “ 4½s, 1904, . . .	9,000.00	9,000.00	9,585.00
“ Columbus, Ohio, 4s, 1905, . . .	38,000.00	38,000.00	39,520.00
“ “ “ 5s, 1911, . . .	1,000.00	1,000.00	1,160.00
“ Cincinnati, O., gold, 6s, 1906, . . .	3,000.00	3,000.00	3,510.00
“ “ “ 7 <sup>10</sup> / <sub>100</sub> s, 1902, . . .	1,000.00	1,000.00	1,080.00

## THE SAVINGS BANK OF ANSONIA.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS. — CONTINUED.							
City of Cleveland, Ohio,	3 <sup>65</sup> / <sub>100</sub> s,	1902,	.	\$	2,000.00	2,000.00	2,030.00
" " "	4s,	1903,	.		2,000.00	2,000.00	2,060.00
" Toledo, "	4s,	1925,	.		5,000.00	5,000.00	5,637.50
" " "	4s,	1917,	.		1,000.00	1,000.00	1,090.00
" " "	4 <sup>1</sup> / <sub>2</sub> s,	1919,	.		5,000.00	5,000.00	5,912.50
" " "	4s,	1942,	.		1,000.00	1,000.00	1,175.00
" " "	3 <sup>1</sup> / <sub>2</sub> s,	1929,	.		25,000.00	25,000.00	26,250.00
" N. Albany, Ind., gold,	5s,	1915,	.		20,000.00	20,000.00	24,400.00
" Chicago, Ill.,	4s,	1908,	.		1,000.00	1,000.00	1,065.00
" Bay City, Mich.,	5s,	1903,	.		5,000.00	5,000.00	5,325.00
" Muskegon, "	5s,	1920,	.		5,000.00	5,000.00	6,250.00
" Grand Rapids, "	4 <sup>1</sup> / <sub>2</sub> s,	1912,	.		15,000.00	15,000.00	17,100.00
" Detroit, "	7s,	1904,	.		1,000.00	1,000.00	1,175.00
" Saginaw, "	4 <sup>1</sup> / <sub>2</sub> s,	1904,	.		5,000.00	5,000.00	5,237.50
" " "	4s,	1917,	.		10,000.00	10,000.00	10,925.00
" " "	5s,	1902,	.		1,000.00	1,000.00	1,040.00
" East Saginaw, "	4 <sup>1</sup> / <sub>2</sub> s,	1903,	.		1,500.00	1,500.00	1,556.25
" Duluth, Minn.,	4s,	1920,	.		15,000.00	15,000.00	15,450.00
" Winona, "	5s,	1919,	.		10,000.00	10,000.00	12,400.00
" Minneapolis, "	4 <sup>1</sup> / <sub>2</sub> s,	1914,	.		2,000.00	2,000.00	2,320.00
" St. Louis, Mo., gold,	4s,	1911,	.		4,866.50	4,866.50	5,314.25
" " " "	5s,	1900,	.		3,000.00	3,000.00	3,000.00
" Kansas City, Mo.,	4s,	1910,	.		1,000.00	1,000.00	1,070.00
" " " gold,	4 <sup>1</sup> / <sub>2</sub> s,	1915,	.		10,000.00	10,000.00	11,500.00
" St. Joseph, "	6s,	1903,	.		5,000.00	5,000.00	5,500.00
" Denver, Col.,	4s,	1904,	.		15,000.00	15,000.00	15,150.00
" " "	4s,	1907,	.		10,000.00	10,000.00	10,200.00
" Omaha, Neb.,	4s,	1918,	.		5,000.00	5,000.00	5,400.00
" " "	5s,	1912,	.		2,000.00	2,000.00	2,335.00
" " "	4 <sup>1</sup> / <sub>2</sub> s,	1900,	.		3,000.00	3,000.00	3,015.00
" " "	4 <sup>1</sup> / <sub>2</sub> s,	1901,	.		1,000.00	1,000.00	1,015.00
" " "	4 <sup>1</sup> / <sub>2</sub> s,	1902,	.		500.00	500.00	512.50
" " "	4 <sup>1</sup> / <sub>2</sub> s,	1904,	.		500.00	500.00	522.50
" San Fran., Cal., gold,	6s,	1904,	.		2,000.00	2,000.00	2,240.00
" Portland, Ore., "	5s,	1923,	.		5,000.00	5,000.00	6,150.00
Totals,	.	.	.	\$	458,366.50	458,366.50	506,400.00
RAILROAD BONDS.							
Morris & Essex,	7s,	1914,	.	\$	7,000.00	7,000.00	9,870.00
Erie & Pittsburg,	3 <sup>1</sup> / <sub>2</sub> s,	1940,	.		18,000.00	18,000.00	18,900.00
N. Y., N. H., & Hartford,	4s,	1903,	.		5,000.00	5,000.00	5,200.00
New London Northern,	5s,	1910,	.		2,000.00	2,000.00	2,220.00
Chicago & Northwestern :—							
Northwestern Union, gold,	7s,	1917,	.		5,000.00	5,000.00	7,300.00
Menominee Extension, "	7s,	1911,	.		5,000.00	5,000.00	6,750.00
Madison " "	7s,	1911,	.		5,000.00	5,000.00	6,750.00

## THE SAVINGS BANK OF ANSONIA.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chi., St. Louis & New Orleans, 6s, 1907, . \$	7,000.00	7,000.00	8,470.00
Totals, . . . . . \$	54,000.00	54,000.00	65,460.00
BANK STOCKS.			
320 shares Ansonia National, Ansonia, Conn., \$	16,000.00	16,000.00	26,400.00
70 " Birmingham " Derby, "	7,000.00	7,000.00	11,900.00
112 " Merchants " New Haven, "	5,600.00	5,600.00	6,160.00
50 " Yale " " "	5,000.00	5,000.00	6,250.00
500 " N. Haven Co. " " "	5,000.00	5,000.00	8,000.00
7 " Nat. New Haven, " " "	700.00	700.00	1,225.00
14 " " Tradesmens, " " "	1,400.00	1,400.00	2,002.00
2 " Second National, " " "	200.00	200.00	350.00
37 " Connecticut " Bridgeport, "	3,700.00	3,700.00	5,624.00
48 " Pequonnock " " "	4,800.00	4,800.00	7,200.00
50 " Nat. Bk. of Norwalk, Nor'lk, "	5,000.00	5,000.00	5,300.00
100 " Merchants Exch. Nat., New York,	5,000.00	5,000.00	5,600.00
25 " Central National, " "	2,500.00	2,500.00	4,625.00
100 " National Shoe & Leather, " "	10,000.00	10,000.00	10,400.00
50 " " Bank of Commerce, " "	5,000.00	5,000.00	13,000.00
50 " American Exchange Nat., " "	5,000.00	5,000.00	9,500.00
50 " Ninth National, " "	5,000.00	5,000.00	5,000.00
Totals, . . . . . \$	86,900.00	86,900.00	128,536.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,262; total amount,	\$705,487.65
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	332; total amount,	439,016.65
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	101; total amount,	330,047.80
4	Number of depositors having over \$10,000,	1; total amount,	10,210.52
5	Total number of depositors, . . . . .	4,696; total deposits,	\$1,484,762.62
6	Largest amount due a single depositor,		10,210.52
7	Number of accounts opened during the past year, 784; number closed, 478; increase, 306.		
8	Amount deposited, including interest credited, during the past year,		507,991.22
9	Amount withdrawn during the past year, . . . . .		352,331.17
10	Amount of increase, . . . . .		155,610.05
11	Amount of income received during the past year was . . . . .		65,725.30
12	Total expenses, including salaries, during the past year, were . . . . .		6,440.60
13	State tax during the past year was . . . . .		3,187.88



## THE SAVINGS BANK OF ANSONIA.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

14	Dividends the past year:		
	Two per cent. paid Jan. 1, 1899; amount,	\$25,692.68	
	Two per cent. paid July 1, 1899; amount,	27,274.49—	\$52,967.17
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		4,258.24
17	Amount of past due paper at this time is		0
18	Amount carried to profit and loss, during the past year, was		5,305.60
19	Amount of assets yielding no income the past year,		6,740.25
20	Loans on real estate — are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		40,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		13,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		6 $\frac{1}{4}$ %.
25	Net income from foreclosed real estate during the past year,		881.74
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in July.		

OFFICERS.— President, William B. Bristol ; Vice-President, Henry J. Smith ; Treasurer, Franklin Burton ; Directors or Trustees, Jonah C. Platt, Lockwood Hotchkiss, Franklin Burton, Frederick H. Lines, William H. Mathews, Walter Perry, Norman Sperry, W. N. Clark, Jr., Dana Bartholomew.

## SAVINGS BANK OF DANBURY.

HENRY C. RYDER, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1899.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$1,776,329.00	Whole amount of deposits, \$3,076,814.62
Loans on collateral security, . . 4,950.00	Surplus account, . . . 180,000.00
Loans on personal sec'y only, . . 42,710.45	Interest account, less cur-
Town, city, and borough	rent expenses and taxes
notes and orders, . . . 294,891.00	paid, . . . . . 47,541.46
School district notes and	
orders, . . . . . 80,594.53	
Town, city, school district,	
and corporation bonds, . . 213,500.00	
Railroad bonds, . . . . 695,000.00	
Bank stocks in Connecticut, . . 23,700.00	
Bank stocks in other States, . . 17,650.00	
Real estate by foreclosure, . . 61,867.50	
Banking house, . . . . 16,000.00	
Cash in banks, . . . . 70,105.65	
Cash in vault, . . . . 7,057.95	
Total Assets, . . . \$3,304,356.08	Total Liabilities, . . \$3,304,356.08

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Danbury, . . . . . \$	168,941.00	168,941.00	168,941.00
Town of Danbury, . . . . .	121,750.00	121,750.00	121,750.00
"    Bethel, . . . . .	3,200.00	3,200.00	3,200.00
"    Redding, . . . . .	1,000.00	1,000.00	1,000.00
Totals, . . . . . \$	294,891.00	294,891.00	294,891.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School District, Danbury, \$	78,000.00	78,000.00	78,000.00
Deer Hill " " . . . . .	1,200.00	1,200.00	1,200.00
South Center " " . . . . .	1,126.46	1,126.46	1,126.46
Westville " " . . . . .	125.00	125.00	125.00
Miry Brook " " . . . . .	143.07	143.07	143.07
Totals, . . . . . \$	80,594.53	80,594.53	80,594.53

## SAVINGS BANK OF DANBURY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.						
Cincinnati, Ohio,	7 <sup>3</sup> / <sub>10</sub> s,	1899,	\$	1,000.00	1,000.00	1,036.00
"	7 <sup>3</sup> / <sub>10</sub> s,	1902,		18,000.00	18,000.00	19,767.00
"	7 <sup>3</sup> / <sub>10</sub> s,	1906,		5,000.00	5,000.00	6,200.00
"	6s,	1906,		16,000.00	16,000.00	18,880.00
Council Bluffs, Iowa,	4 <sup>1</sup> / <sub>2</sub> s,	1903,		15,000.00	15,000.00	15,600.00
Duluth, Minn.,	6s,	1899,		2,000.00	2,000.00	2,060.00
Kansas City, Kansas,	5s,	1908,		20,000.00	20,000.00	22,000.00
Los Angeles, Cal.,	4s,	1909 to 1917,		60,000.00	60,000.00	63,000.00
Milwaukee, Wis.,	7s,	1901,		1,000.00	1,000.00	1,030.00
"	7s,	1902,		2,000.00	2,000.00	2,060.00
New Albany, Ind.,	5s,	1915,		25,000.00	25,000.00	28,700.00
Pueblo, Colorado,	6s,	1902,		11,000.00	11,000.00	11,500.00
"	6s,	1905,		2,000.00	2,000.00	2,200.00
"	6s,	1906,		4,000.00	4,000.00	4,500.00
San Diego, Cal.,	4 <sup>1</sup> / <sub>2</sub> s,	1901,		1,500.00	1,500.00	1,535.00
"	4 <sup>1</sup> / <sub>2</sub> s,	1906,		3,500.00	3,500.00	3,668.00
"	4 <sup>1</sup> / <sub>2</sub> s,	1907,		3,000.00	3,000.00	3,165.00
"	4 <sup>1</sup> / <sub>2</sub> s,	1908,		4,500.00	4,500.00	4,750.00
"	4 <sup>1</sup> / <sub>2</sub> s,	1920,		3,000.00	3,000.00	3,380.00
"	4 <sup>1</sup> / <sub>2</sub> s,	1921,		3,000.00	3,000.00	3,395.00
"	4 <sup>1</sup> / <sub>2</sub> s,	1922,		3,000.00	3,000.00	3,400.00
Wichita, Kansas,	5s,	1910,		10,000.00	10,000.00	11,100.00
Totals,			\$	213,500.00	213,500.00	232,956.00
RAILROAD BONDS.						
Albany & Susquehanna,	7s,	1906,	\$	10,000.00	10,000.00	11,820.00
"	6s,	1906,		10,000.00	10,000.00	11,400.00
Bald Eagle Valley,	6s,	1910,		6,000.00	6,000.00	7,200.00
Baltimore & Harrisburg,	5s,	1923,		20,000.00	20,000.00	25,200.00
Beech Creek,	4s,	1936,		20,000.00	20,000.00	22,000.00
Buffalo, New York & Erie,	7s,	1916,		13,000.00	13,000.00	18,200.00
Chicago, Burlington & Quincy,	7s,	1903,		50,000.00	50,000.00	56,000.00
Chicago & Milwaukee,	7s,	1903,		10,000.00	10,000.00	17,000.00
Chicago & Southwestern,	7s,	1899,		10,000.00	10,000.00	10,200.00
Chicago & Tomah,	6s,	1905,		25,000.00	25,000.00	28,000.00
Clearfield & Mahoning,	5s,	1943,		15,000.00	15,000.00	19,500.00
Danbury & Norwalk,	6s,	1920,		6,000.00	6,000.00	8,040.00
Delaware & Hudson,	7s,	1917,		20,000.00	20,000.00	29,200.00
Des Moines & Minneapolis,	7s,	1907,		15,000.00	15,000.00	18,000.00
Dubuque Division,	6s,	1920,		10,000.00	10,000.00	13,400.00
East Pennsylvania,	4s,	1958,		15,000.00	15,000.00	15,900.00
Eastern Minnesota,	5s,	1903,		40,000.00	40,000.00	44,600.00
Greene,	7s,	1902,		30,000.00	30,000.00	31,950.00
Iowa Falls & Sioux City,	7s,	1917,		20,000.00	20,000.00	28,000.00
Long Island,	4s,	1932,		20,000.00	20,000.00	20,600.00
Madison Extension,	7s,	1911,		5,000.00	5,000.00	6,500.00
Menominee Extension,	7s,	1911,		10,000.00	10,000.00	13,000.00

## SAVINGS BANK OF DANBURY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Milwaukee, L. Shore & Western,	6s,	1921,	\$	30,000.00	30,000.00	41,700.00
“ “ “	6s,	1924,		20,000.00	20,000.00	28,000.00
Milwaukee & Madison,	6s,	1905,		15,000.00	15,000.00	17,000.00
Mineral Point Division,	5s,	1910,		20,000.00	20,000.00	22,200.00
Morris & Essex,	7s,	1914,		50,000.00	50,000.00	70,000.00
New York Central,	7s,	1903,		25,000.00	25,000.00	28,000.00
North Western Union,	7s,	1917,		25,000.00	25,000.00	36,750.00
Ottumwa, C. F. & St. Paul,	5s,	1919,		15,000.00	15,000.00	16,950.00
Pittsburgh, M. & Y.,	6s,	1932,		30,000.00	30,000.00	42,000.00
Sharon,	4½s,	1919,		20,000.00	20,000.00	21,000.00
South West Pennsylvania,	7s,	1917,		10,000.00	10,000.00	14,000.00
Southwestern, C. M. & St. Paul,	6s,	1909,		15,000.00	15,000.00	18,150.00
Southern Minnesota,	6s,	1910,		10,000.00	10,000.00	12,000.00
St. Paul, Minneapolis & M.,	6s,	1909,		10,000.00	10,000.00	12,150.00
Wisconsin Valley,	7s,	1909,		20,000.00	20,000.00	26,200.00
Totals,			\$	695,000.00	695,000.00	861,810.00
BANK STOCKS.						
167 shares Danbury National,			\$	16,700.00	16,700.00	16,700.00
39 “ National Pahquioque,				3,900.00	3,900.00	4,290.00
16 “ Norwalk,				1,600.00	1,600.00	1,680.00
15 “ Phoenix, Hartford,				1,500.00	1,500.00	1,875.00
34 “ Central, New York,				3,400.00	3,400.00	6,120.00
30 “ Nassau, “				1,500.00	1,200.00	2,250.00
75 “ Ninth, “				7,500.00	6,750.00	6,750.00
100 “ North America, New York,				10,000.00	6,300.00	18,000.00
Totals,			\$	46,100.00	41,350.00	57,665.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,905; total amount, \$1,319,566.62
2	Number of depositors having \$1,000 and not over \$2,000,	557; total amount, 713,056.00
3	Number of depositors having over \$2,000 and not over \$10,000,	305; total amount, 1,034,017.00
4	Number of depositors having over \$10,000,	1; total amount, 10,175.00
5	Total number of depositors,	6,768; total deposits, \$3,076,814.62
6	Largest amount due a single depositor,	10,175.00
7	Number of accounts opened during the past year, 1,146; number closed, 1,117; increase, 29.	



## SAVINGS BANK OF DANBURY.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount deposited, including interest credited, during the past year, . . . . .	\$754,193.08
9	Amount withdrawn during the past year, . . . . .	693,604.97
10	Amount of increase, . . . . .	60,588.11
11	Amount of income received during the past year was . . . . .	159,790.77
12	Total expenses, including salaries, during the past year, were . . . . .	7,659.56
13	State tax during the past year was . . . . .	7,313.00
14	Dividends the past year:	
	2 per cent. paid Apr. 1, 1899; amount, \$59,054.42	
	13¼ per cent. paid Oct. 1, 1899; amount, 51,538.33—	110,592.75
15	Net amount of premiums charged off the past year, . . . . .	37,371.84
16	Total amount of loans of every description charged off the past year, . . . . .	16,795.62
17	Amount of past due paper at this time is . . . . .	17,250.00
18	Amount carried to surplus, or profit and loss, during the past year was . . . . .	0
19	Amount of assets yielding no income the past year, . . . . .	24,985.00
20	Loans on real estate—are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	59,900.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	10,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	1,900.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	0
25	Net income from foreclosed real estate during the past year, . . . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, June.	
27	Date of annual meeting to elect President, Treasurer, and other officers, June.	

OFFICERS.—President, John W. Bacon; Treasurer, Henry C. Ryder; Directors or Trustees, Lyman D. Brewster, Robert McLean, Dwight E. Rogers, Henry C. Ryder, Frank E. Hartwell, Henry M. Robinson, G. Mortimer Rundle, Alfred N. Wildman, Howard H. Woodman.

## THE SAVINGS BANK OF NEW BRITAIN.

W. F. WALKER, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$2,031,702.00	Whole amount of deposits, \$3,402,988.35	
Loans on collateral sec'y, . .	274,535.00	Surplus account, . . .	120,000.00
Loans on pers'l sec'y only, . .	49,169.00	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	7,000.00	paid, . . .	142,894.20
United States bonds, . . .	10,200.00	Profit and loss account, . .	7,262.06
Town, city, school district,		Rent account, . . .	390.75
and corporation bonds, . .	210,262.50		
Railroad bonds, . . .	760,240.00		
Bank stocks in Connecticut, .	157,833.50		
Bank stocks in other States, .	46,924.00		
Real estate by foreclosure, .	3,865.45		
Banking house, . . .	10,000.00		
Insurance and taxes ad-			
vanced on real estate			
mortgaged, . . .	2,177.80		
U. S. revenue stamp acc't, .	100.00		
Cash in banks, . . .	94,745.10		
Cash in vault, . . .	14,781.01		
Total Assets, . . .	\$3,673,535.36	Total Liabilities, . . .	\$3,673,535.36

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, registered, . . . . . \$	500.00	500.00	600.00
Fours of 1907, coupon, . . . . .	200.00	200.00	220.00
Threes of 1908-18, coupon, . . . . .	9,500.00	9,500.00	10,100.00
Totals, . . . . . \$	10,200.00	10,200.00	10,920.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Berlin, Conn., . . . . . \$	2,000.00	2,000.00	2,000.00
Plymouth, Conn., . . . . .	5,000.00	5,000.00	5,000.00
Totals, . . . . . \$	7,000.00	7,000.00	7,000.00

## THE SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.						
New Britain, Conn.,	4s,	1908,	\$	35,000.00	35,000.00	36,000.00
Boston, Mass.,	4s,	1910,	.	20,000.00	20,000.00	20,800.00
Superior, Wis.,	6s,	1910,	.	15,000.00	15,000.00	17,500.00
Cincinnati, Ohio,	6s,	1904,	.	14,000.00	14,000.00	15,500.00
Chicago, Ill.,	4,	1921,	.	20,000.00	20,000.00	21,000.00
New Albany, Ind.,	5s,	1915,	.	15,000.00	15,000.00	17,250.00
Milwaukee, Wis.,	7s,	1902,	.	2,000.00	2,000.00	2,150.00
Sioux City, Iowa,	4½s,	1920,	.	10,000.00	10,000.00	11,400.00
Columbus, Ohio,	5s,	1913,	.	25,000.00	25,000.00	29,000.00
Duluth, Minn.,	6s,	1899,	.	1,000.00	1,000.00	1,000.00
" " "	6s,	1901,	.	10,000.00	10,000.00	10,400.00
Omaha, Neb.,	5s,	1912,	.	15,000.00	15,000.00	17,200.00
" " "	5s,	1907,	.	4,000.00	4,000.00	4,300.00
Portland, Ore.,	5s,	1923,	.	10,000.00	12,387.50	12,387.50
Kansas City, Kan.,	5s,	1917,	.	10,000.00	11,875.00	11,875.00
Totals,			\$	206,000.00	210,262.50	227,762.50
RAILROAD BONDS.						
Atchison, Topeka & Santa Fe,	4s,	1989,	\$	5,000.00	5,000.00	5,000.00
Baltimore & Harrisburg,	5s,	1936,	.	50,000.00	50,000.00	62,000.00
Burlington & Missouri River,	6s,	1918,	.	25,000.00	25,000.00	32,500.00
Clearfield & Mahoning,	5s,	1943,	.	15,000.00	15,000.00	19,500.00
Chicago & North-western,	7s,	1915,	.	25,000.00	28,000.00	35,000.00
" " (N. W. Union),	7s,	1917,	.	55,000.00	55,000.00	77,000.00
Cedar Rapids & Missouri River,	7s,	1916,	.	15,000.00	15,000.00	20,500.00
Chic., Burl'gt'n & Quincy, Iowa Div.,	5s,	1919,	.	40,000.00	40,000.00	45,500.00
Chicago, Milwaukee & St. Paul:—						
Chicago & Milwaukee Div.,	7s,	1903,	.	10,000.00	10,000.00	16,000.00
Dubuque " "	6s,	1920,	.	10,000.00	10,000.00	13,000.00
Wisconsin Valley " "	7s,	1909,	.	15,000.00	15,000.00	19,000.00
" " " "	6s,	1920,	.	10,000.00	13,512.50	13,512.50
Chic. & Pacific West. " "	5s,	1921,	.	20,000.00	24,600.00	24,600.00
Chicago, Rock Island & Pacific,	4s,	1988,	.	35,000.00	38,200.00	38,200.00
Del. & Hud. Canal Co. (Penn. Div.),	7s,	1917,	.	25,000.00	25,000.00	35,500.00
Delaware & Bound Brook,	7s,	1905,	.	20,000.00	20,000.00	23,500.00
Des Moines & Minneapolis,	7s,	1907,	.	10,000.00	10,000.00	12,200.00
Evansville & Terre Haute,	5s,	1930,	.	15,000.00	15,000.00	13,500.00
Iowa Falls & Sioux City,	7s,	1917,	.	20,000.00	20,000.00	28,000.00
Joliet & Northern Indiana,	7s,	1907,	.	15,000.00	15,000.00	18,000.00
Michigan Central,	5s,	1939,	.	20,000.00	20,000.00	25,000.00
Milwaukee, Lake Shore & Western,	6s,	1924,	.	6,000.00	6,000.00	8,000.00
" " " "	6s,	1921,	.	15,000.00	17,000.00	20,500.00
" " " "	6s,	1925,	.	5,000.00	5,000.00	7,000.00
Northern R. R. Co. of New Jersey,	6s,	1917,	.	15,000.00	15,000.00	19,500.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,	.	10,000.00	10,000.00	10,800.00
Piedmont & Cumberland,	5s,	1911,	.	5,000.00	5,000.00	5,500.00

## THE SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Pittsb'h, McKeesp't & Youghiogheny, 6s,	1932, \$	50,000.00	50,000.00	70,000.00
Peoria & Pekin Union, 6s,	1921,	8,000.00	10,640.00	10,640.00
Staten Island, 4½s,	1943,	20,000.00	20,000.00	22,500.00
St. Paul, Minneapolis & Manitoba, 6s,	1910,	30,000.00	31,087.50	36,000.00
“ “ “ “ 6s,	1933,	50,000.00	71,200.00	72,500.00
Tuscarora Valley, 5s,	1917,	30,000.00	30,000.00	33,600.00
Terre Haute & Indianapolis, 5s,	1925,	20,000.00	20,000.00	24,000.00
Totals,	\$	719,000.00	760,240.00	917,552.50
BANK STOCKS.				
350 shares	New Britain National, New Britain, \$	35,000.00	35,000.00	56,000.00
100 “	Mechanics “ “	10,000.00	10,000.00	12,500.00
181 “	Hartford “ Hartford,	18,100.00	18,100.00	25,000.00
120 “	Phoenix “ “	12,000.00	12,000.00	14,750.00
75 “	Mercantile “ “	1,012.50	1,012.50	1,012.50
33 “	Farm's & Mec. “ “	3,300.00	3,300.00	3,750.00
100 “	First “ “	10,000.00	10,000.00	11,400.00
61 “	Ætna “ “	6,100.00	6,100.00	8,800.00
76 “	City, “ “	7,600.00	6,932.00	8,350.00
200 “	National Exchange, “	10,000.00	10,000.00	12,000.00
250 “	New Haven Co. Nat'l, New Haven,	2,500.00	2,500.00	3,500.00
45 “	National Tradesmen's, “	4,500.00	4,500.00	6,300.00
50 “	Second National, “	5,000.00	5,000.00	8,500.00
30 “	Deep River National, Deep River,	3,000.00	3,000.00	3,350.00
90 “	Second “ Norwich,	9,000.00	9,000.00	9,000.00
20 “	Danbury “ Danbury,	2,000.00	3,000.00	2,000.00
5 “	First “ Suffield,	500.00	500.00	700.00
15 “	City “ So. Norwalk,	1,500.00	1,500.00	2,300.00
12 “	First “ New Milford,	1,200.00	1,200.00	1,600.00
45 “	Manufacturers “ Waterbury,	4,500.00	5,400.00	5,400.00
15 “	Citizens “ “	1,500.00	2,325.00	2,325.00
25 “	First “ Meriden,	2,500.00	4,164.00	4,164.00
25 “	First “ Wallingford,	2,500.00	3,300.00	3,300.00
150 “	Nat'l Bank of Commerce, New York,	15,000.00	15,000.00	35,000.00
50 “	Hanover National, “	5,000.00	5,000.00	30,000.00
50 “	American Exchange Nat'l, “	5,000.00	5,000.00	8,500.00
50 “	Third National, “	5,000.00	5,000.00	5,000.00
5 “	Importers & Traders Nat'l, “	500.00	500.00	2,500.00
100 “	National Broadway, “	2,500.00	2,500.00	6,000.00
50 “	“ Park, “	5,000.00	5,000.00	20,000.00
90 “	“ Shoe & Leather, “	9,000.00	8,924.00	9,400.00
Totals,	\$	200,312.50	204,757.50	332,401.50



## THE SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,207; total amount, \$1,507,819.55	
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	648; total amount,	883,209.70
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	289; total amount,	977,663.43
4	Number of depositors having over \$10,000,	3; total amount,	34,295.67
5	Total number of depositors, . . . . .	9,147; total deposits,	\$3,402,988.35
6	Largest amount due a single depositor, . . . . .		12,249.05
7	Number of accounts opened during the past year, 1,810; number closed, 1,054; increase, 756.		
8	Amount deposited, including interest credited, during the past year,		940,148.58
9	Amount withdrawn during the past year, . . . . .		578,818.45
10	Amount of increase, . . . . .		361,330.13
11	Amount of income received during the past year was . . . . .		171,241.57
12	Total expenses, including salaries, during the past year, were . . . . .		7,756.41
13	State tax during the past year was . . . . .		7,579.60
14	Dividends the past year :		
	2 per cent. paid January 1899; amount, \$58,630.57		
	2 per cent. paid July 1899; amount, 62,261.84 —		120,892.41
15	Net amount of premiums charged off the past year, . . . . .		39,015.74
16	Total amount of loans of every description charged off the past year, . . . . .		0
17	Amount of past due paper at this time is . . . . .		0
18	Amount carried to surplus, or profit and loss, during the past year, was . . . . .		0
19	Amount of assets yielding no income the past year, . . . . .		6,012.50
20	Loans on real estate — are they all first mortgages? . . . . .		—
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .		65,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .		14,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .		28,500.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .		0
25	Net income from foreclosed real estate during the past year, . . . . .		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.		

OFFICERS. — President, Levi S. Wells; Treasurer, W. F. Walker; Directors, Levi S. Wells, Philip Corbin, J. A. Pickett, J. B. Talcott, H. E. Russell, W. F. Walker, C. S. Landers, C. B. Oldershaw, H. D. Humphrey.

## THE SAVINGS BANK OF NEW LONDON.

WALTER LEARNED, Treasurer.

INCORPORATED, 1827.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Loans on real estate, . . .	\$1,181,860.00
Loans on collateral sec'ty, . . .	77,910.00
Loans on personal sec'y only, . . .	30,000.00
School dist. notes and orders, . . .	6,825.00
United States bonds, . . .	250,000.00
State warrants, . . .	9,167.55
Town, city, school district, and corporation bonds, . . .	2,362,000.00
Railroad bonds, . . .	1,860,300.00
Railroad stocks, . . .	57,700.00
Bank stocks in Connecticut, . . .	101,250.00
Bank stocks in other States, . . .	148,700.00
Real estate by foreclosure, . . .	202,503.43
Banking house, . . .	20,000.00
Cash in banks, . . .	59,924.70
Cash in vault, . . .	15,630.85

Total Assets, . . . \$6,383,771.53

## LIABILITIES.

Whole amount of deposits, \$5,972,916.37	
Surplus account, . . .	341,049.56
Interest account, less cur- rent expenses and taxes paid, . . . . .	69,613.97
Rent account, . . . . .	191.63

Total Liabilities, . . . \$6,383,771.53

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE
UNITED STATES BONDS.			
Fours of 1907, registered, . . . . .	25,000.00	25,000.00	28,000.00
Fours of 1907, coupon, . . . . .	85,000.00	85,000.00	96,050.00
Fours of 1925, registered, . . . . .	65,000.00	65,000.00	84,500.00
Fours of 1925, coupon, . . . . .	25,000.00	25,000.00	32,500.00
Threes of 1908-18, coupon, . . . . .	50,000.00	50,000.00	54,187.50
Totals, . . . . .	250,000.00	250,000.00	295,237.50
STATE BONDS.			
Washington 7 per cent. warrants, . . . . .	9,167.55	9,167.55	9,259.22
RAILROAD STOCKS.			
Boston & Albany, . . . . .	7,000.00	7,000.00	18,200.00
Boston & Lowell, . . . . .	4,000.00	4,000.00	9,600.00
Michigan Central, . . . . .	7,200.00	7,200.00	8,064.00
New York Central Hudson River, . . . . .	16,000.00	16,000.00	21,440.00
New York, New Haven & Hartford, . . . . .	23,500.00	23,500.00	50,760.00
Totals, . . . . .	57,700.00	57,700.00	108,064.00

## THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.							
City of Boston,	3½s,	1919,	\$		152,000.00	152,000.00	165,680.00
" Brooklyn,	7s,	1913,			50,000.00	50,000.00	72,000.00
" "	7s,	1915,			10,000.00	10,000.00	14,900.00
" Ind'ap's, opt'l 1900,	4s,	1910,			3,000.00	3,000.00	3,000.00
" Buffalo,	7s,	1919,			41,000.00	41,000.00	64,575.00
" Omaha,	5s,	1903,			25,000.00	25,000.00	26,500.00
" "	4½s,	1902-1907,			17,000.00	17,000.00	18,020.00
" "	4s,	1918,			28,000.00	28,000.00	30,380.00
" St. Joseph, Mo.,	6s,	1903,			60,000.00	60,000.00	65,400.00
" Chicago (Lake View),	4s,	1908,			13,000.00	13,000.00	13,780.00
" Cincinnati,	6s,	1906-1909,			35,000.00	35,000.00	42,350.00
" "	7s,	1908,			27,000.00	27,000.00	35,370.00
" "	7½s,	1902-1906,			63,000.00	63,000.00	75,285.00
" Quincy, Mass.,	4s,	1914,			3,000.00	3,000.00	3,330.00
" San Diego,	4½s,	1923-1934,			42,000.00	42,000.00	49,560.00
" Louisville,	7s,	1901-1903,			36,000.00	36,000.00	39,060.00
" "	5s,	1911,			10,000.00	10,000.00	11,500.00
" "	4s,	1928-1930,			22,000.00	22,000.00	25,300.00
" " (So. Lo'isv'le),	6s,	1912,			35,000.00	35,000.00	44,800.00
" Middletown,	6s,	1901,			23,000.00	23,000.00	24,150.00
" Terre H'te, opt. 1906,	4s,	1916,			10,000.00	10,000.00	10,600.00
" Milwaukee,	7s,	1902,			16,000.00	16,000.00	17,280.00
" Zanesville,	4½s,	1905-1907,			2,000.00	2,000.00	2,200.00
" Minneapolis,	7s,	1901-1902,			11,500.00	11,500.00	12,535.00
" "	4½s,	1902,			10,000.00	10,000.00	10,300.00
" "	4½s,	1913-1914,			18,000.00	18,000.00	20,700.00
" Kansas City,	4s,	1910,			25,000.00	25,000.00	26,000.00
" Camden,	7s,	1905-1906,			2,000.00	2,000.00	2,440.00
" New London,	7s,	1900,			80,000.00	80,000.00	81,600.00
" "	7s,	1905,			5,000.00	5,000.00	6,050.00
" "	4s,	1920,			63,000.00	63,000.00	71,505.00
" "	4s,	1923,			12,500.00	12,500.00	14,375.00
" "	3½s,	1919,			20,000.00	20,000.00	21,100.00
" Bay City,	4s,	1912,			12,000.00	12,000.00	12,960.00
" "	4s,	1922,			5,000.00	5,000.00	5,500.00
" Jackson, Mich.,	4½s,	1913,			3,500.00	3,500.00	3,920.00
" New York,	7s,	1901,			71,000.00	71,000.00	76,680.00
" Portland, Me.,	6s,	1907,			3,000.00	3,000.00	3,600.00
" Joliet, Ill.,	4½s,	1910,			15,000.00	15,000.00	16,500.00
" Rochester,	7s,	1903,			20,000.00	20,000.00	23,000.00
" Lexington, Ky.,	4s,	1935,			25,000.00	25,000.00	28,000.00
" Columbus,	4s,	1910,			2,000.00	2,000.00	2,140.00
" "	4½s,	1914,			1,000.00	1,000.00	1,140.00
" "	4½s,	1921,			20,000.00	20,000.00	24,000.00
" "	5s,	1901-1908,			22,000.00	22,000.00	23,760.00
" "	5s,	1910,			15,000.00	15,000.00	17,400.00
" "	5s,	1913,			50,000.00	50,000.00	60,000.00

## THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.						
City of St. Louis,	6s,	1905,	\$	16,000.00	16,000.00	18,560.00
“ Dubuque,	4s,	1916–1917,		65,000.00	65,000.00	69,550.00
“ South Bend,	6s,	1900–1904,		15,000.00	15,000.00	16,050.00
“ “	4s,	1917,		5,000.00	5,000.00	5,400.00
“ St. Paul,	4s,	1920,		2,000.00	2,000.00	2,220.00
“ “	4½s,	1917–1921,		79,000.00	79,000.00	93,220.00
“ “	5s,	1909–1915,		18,000.00	18,000.00	21,060.00
“ “	6s,	1900,		1,000.00	1,000.00	1,030.00
“ “	7s,	1903,		10,000.00	10,000.00	11,500.00
“ Waterbury,	4s,	1910,		55,000.00	55,000.00	59,400.00
“ “	4s,	1919,		10,000.00	10,000.00	11,300.00
“ Sioux City,	4½s,	1908–1913,		68,000.00	68,000.00	74,800.00
“ Decatur, opt'l 1903,	5s,	1913,		15,000.00	15,000.00	15,900.00
“ Toledo,	4s,	1942,		500.00	500.00	590.00
“ “	4s,	1906–1917,		2,000.00	2,000.00	2,160.00
“ “	4½s,	1906–1914,		9,000.00	9,000.00	9,900.00
“ “	4½s,	1904,		2,000.00	2,000.00	2,120.00
“ “	4½s,	1909–1917,		74,000.00	74,000.00	84,730.00
“ “	5s,	1900–1911,		3,000.00	3,000.00	3,300.00
“ Springfield, O.,	5s,	1914–1915,		19,000.00	19,000.00	23,180.00
“ Los Angeles,	4s,	1903–1905,		3,000.00	3,000.00	3,090.00
“ “	4½s,	1907–1916,		6,000.00	6,000.00	6,660.00
“ “	4½s,	1923–1935,		15,000.00	15,000.00	18,000.00
“ “	5s,	1904–1909,		23,000.00	23,000.00	25,300.00
“ Duluth,	5s,	1918–1923,		6,000.00	6,000.00	6,840.00
“ Muskegon,	5s,	1907–1909,		20,000.00	20,000.00	22,400.00
“ Dayton,	5s,	1915–1919,		68,000.00	68,000.00	84,320.00
“ “	6s,	1900,		3,000.00	3,000.00	3,060.00
“ Canton,	5s,	1901,		1,000.00	1,000.00	1,030.00
“ “	5s,	1905–1907,		15,000.00	15,000.00	16,500.00
“ Portland, Ore.,	5s,	1917,		4,000.00	4,000.00	4,800.00
“ “	5s,	1928,		25,000.00	25,000.00	31,750.00
“ “ E.Port'd,	6s,	1921,		25,000.00	25,000.00	34,500.00
District of Columbia,	6s,	1902,		13,000.00	13,000.00	14,040.00
Town of Montville,	6s,	1906,		30,000.00	30,000.00	35,250.00
“ New Britain,	4s,	1920–1928,		20,000.00	20,000.00	23,000.00
“ East Lyme,	4½s,	1905,		4,000.00	4,000.00	4,280.00
“ Naugatuck,	4s,	1907–1912,		25,000.00	25,000.00	26,750.00
“ Stamford,	4s,	1927,		8,000.00	8,000.00	9,280.00
“ Vernon,	4s,	1922,		50,000.00	50,000.00	57,000.00
“ Wallingford,	4s,	1927,		11,000.00	11,000.00	12,760.00
“ Ansonia,	4s,	1912,		15,000.00	15,000.00	16,350.00
“ West Hartford,	4s,	1920,		5,000.00	5,000.00	5,600.00
“ “	4s,	1910,		2,000.00	2,000.00	2,140.00
“ Windsor Locks,	4s,	1922,		25,000.00	25,000.00	28,500.00
“ Windham,	4s,	1925,		20,000.00	20,000.00	22,800.00



## THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
Town of Bethel, 4s, 1919, \$	15,000.00	15,000.00	16,800.00
“ Glastonbury, 4s, 1913-1918,	23,000.00	23,000.00	25,530.00
Borough of Norwalk, 4s, 1907,	50,000.00	50,000.00	53,000.00
“ Bristol, 4s, 1920-1925,	20,000.00	20,000.00	22,700.00
“ Wallingford, 4s, 1912-1914,	33,000.00	33,000.00	35,135.00
“ Willimantic, 4s, 1914,	25,000.00	25,000.00	27,375.00
Sec'd N. sch. dist., Hartf'd, 4s, 1924,	6,000.00	6,000.00	6,960.00
New Haven city sch. dist., 4s, 1929-1934,	20,000.00	20,000.00	23,600.00
M't'g ho. sch. dist., Gr'wich, 4s, 1913,	25,000.00	25,000.00	27,500.00
Totals, . . . . .	\$ 2,362,000.00	2,362,000.00	2,700,795.00
RAILROAD BONDS.			
Chicago, Rock Island & Pacific, 6s, 1917, \$	60,000.00	60,000.00	79,200.00
“ “ “ 4s, 1988,	40,000.00	40,000.00	42,500.00
Morris & Essex, 7s, 1914,	185,000.00	185,000.00	260,850.00
“ “ “ 7s, 1915,	15,000.00	15,000.00	21,450.00
N. Y. Central & Hudson River, 4s, 1905,	25,000.00	25,000.00	26,000.00
New York, Providence & Boston, 4s, 1901,	20,000.00	20,000.00	20,400.00
N. Y., New Haven & Hartford, 4s, 1903,	10,000.00	10,000.00	10,400.00
“ “ “ 4s, 1903,	9,300.00	9,300.00	17,484.00
Boston & New York Air Line, 5s, 1905,	1,000.00	1,000.00	1,080.00
Greene, 7s, 1902,	25,000.00	25,000.00	27,500.00
Iowa Falls & Sioux City, 7s, 1917,	8,000.00	8,000.00	11,600.00
Del. & Hud. Canal Co., Pa. Div., 7s, 1917,	150,000.00	150,000.00	219,000.00
Delaware & Bound Brook, 7s, 1905,	41,000.00	41,000.00	48,380.00
New York & Harlem, 7s, 1900,	31,000.00	31,000.00	32,240.00
Rensselaer & Saratoga, 7s, 1921,	100,000.00	100,000.00	154,000.00
Sunbury & Lewiston, 4s, 1936,	15,000.00	15,000.00	16,800.00
Illinois Central, 5s, 1921,	10,000.00	10,000.00	12,300.00
Buffalo, New York & Erie, 7s, 1916,	100,000.00	100,000.00	140,000.00
N. Y., Lackawanna & Western, 6s, 1921,	102,000.00	102,000.00	140,760.00
Syracuse, Binghamton & N. Y., 7s, 1906,	86,000.00	86,000.00	106,640.00
Cedar Rapids & Missouri River, 7s, 1916,	57,000.00	57,000.00	79,800.00
Chicago & Northwestern:—			
Madison Extension, 7s, 1911,	26,000.00	26,000.00	34,840.00
Menominee “ 7s, 1911,	3,000.00	3,000.00	4,020.00
Escanaba & Lake Superior, 7s, 1901,	10,000.00	10,000.00	10,600.00
Northwestern Union, 7s, 1917,	60,000.00	60,000.00	87,000.00
Des Moines & Minn., 7s, 1907,	5,000.00	5,000.00	6,200.00
Iowa Midland, 6s, 1900,	7,000.00	7,000.00	7,850.00
Chicago, Milwaukee & St. Paul:—			
Mineral Point, 5s, 1910,	40,000.00	40,000.00	44,800.00
Southwest Div., 6s, 1909,	10,000.00	10,000.00	11,800.00
Chic. & Pacific, West'n Div., 5s, 1921,	30,000.00	30,000.00	36,300.00
Wisconsin Valley, 6s, 1920,	8,000.00	8,000.00	10,880.00

## THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago, Milwaukee & St. Paul :—			
Dakota & Great Southern, 5s, 1916, \$	40,000.00	40,000.00	46,400.00
Fargo & Southern, 6s, 1924,	25,000.00	25,000.00	34,250.00
Lake Superior, 5s, 1921,	6,000.00	6,000.00	7,320.00
La Crosse & Davenport, 5s, 1919,	7,000.00	7,000.00	8,260.00
Albany & Susquehanna, 6s, 1906,	7,000.00	7,000.00	8,120.00
" " 7s, 1906,	23,000.00	23,000.00	27,600.00
New London Northern, 5s, 1910,	8,000.00	8,000.00	9,120.00
" " 4s, 1910,	5,000.00	5,000.00	5,300.00
Danbury & Norwalk, 5s, 1920,	25,000.00	25,000.00	30,500.00
" " 6s, 1920,	1,000.00	1,000.00	1,350.00
New England, 5s, 1945,	7,000.00	7,000.00	9,450.00
Pittsburgh, Ft. Wayne & Chicago, 7s, 1912,	6,000.00	6,000.00	8,400.00
Milwaukee, Lake Shore & Western:—			
Michigan Division, 6s, 1924,	35,000.00	35,000.00	49,350.00
Ashland " 6s, 1925,	26,000.00	26,000.00	36,920.00
Mil., Lake Shore & West'n, 6s, 1921,	40,000.00	40,000.00	56,000.00
Central Ohio, 4½s, 1930,	23,000.00	23,000.00	25,530.00
Little Miami, 5s, 1912,	3,000.00	3,000.00	3,450.00
Pitts., McKeesp't & Youghiogh'y, 6s, 1932,	100,000.00	100,000.00	140,000.00
N. Y., N. H. & H. (Hous't'nic), 5s, 1937,	10,000.00	10,000.00	13,300.00
St. P., Minneapolis & Manitoba, 6s, 1933,	50,000.00	50,000.00	71,000.00
" " " 4½s, 1933,	10,000.00	10,000.00	11,600.00
" " " 6s, 1909,	17,000.00	17,000.00	20,570.00
" " " Dakota Ext'n, 6s, 1910,	46,000.00	46,000.00	56,120.00
Elmira & Williamsport, 6s, 1910,	25,000.00	25,000.00	30,500.00
Cleveland & Mahoning Valley, 5s, 1938,	26,000.00	26,000.00	33,800.00
Totals, . . . . .	\$ 1,860,300.00	1,860,300.00	2,466,384.00
BANK STOCKS.			
137 shares Commerce, N. London, Conn., \$	13,700.00	13,700.00	19,180.00
100 " City " "	10,000.00	10,000.00	12,500.00
373 " Union, " "	37,300.00	37,300.00	38,046.00
68 " Whaling, " "	1,700.00	1,700.00	2,975.00
366 " Thames, Norwich, " "	36,600.00	36,600.00	56,730.00
18 " Middletown, Middletown, " "	1,350.00	1,350.00	1,890.00
20 " Stamford, Stamford, " "	600.00	600.00	960.00
145 " North America, New York, " "	14,500.00	14,500.00	29,000.00
27 " Market & Fulton, " "	2,700.00	2,700.00	6,075.00
300 " Phenix, " "	6,000.00	6,000.00	6,300.00
556 " Mechanics, " "	13,900.00	13,900.00	27,800.00
15 " Leather Manufact'rs, " "	1,500.00	1,500.00	3,000.00
60 " State of New York, " "	6,000.00	6,000.00	7,500.00
44 " Merchants Exchange, " "	2,200.00	2,200.00	2,552.00
140 " Commerce, " "	14,000.00	14,000.00	34,300.00
75 " America, " "	7,500.00	7,500.00	33,000.00
134 " Merchants, " "	6,700.00	6,700.00	11,725.00

## THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
40 shares	Corn Exchange, New York,	\$ 4,000.00	4,000.00	14,000.00
174 "	Continental, "	17,400.00	17,400 00	22,272.00
50 "	City, "	5,000.00	5,000.00	100,000.00
201 "	American Exchange, "	20,100.00	20,100.00	37,185.00
100 "	Nassau, "	5,000.00	5,000.00	7,500.00
80 "	Fourth, "	8,000.00	8,000.00	14,800.00
100 "	United States Trust Co., "	10,000.00	10,000.00	160,000.00
42 "	City, Albany, N. Y.,	4,200.00	4,200.00	4,200.00
Totals, . . . . .		\$ 249,950.00	249,950.00	653,490.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,581; total amount,	\$2,365,744.84
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	1,098; total amount,	1,359,919.74
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	594; total amount,	2,155,705.09
4	Number of depositors having over \$10,000,	9; total amount,	91,546.70
5	Total number of depositors, . . . . .	9,282; total deposits,	\$5,972,916.37
6	Largest amount due a single depositor,		10,827.27
7	Number of accounts opened during the past year, 1,740; number closed, 1,119; increase, 621.		
8	Amount deposited, including interest credited, during the past year,		1,378,256.44
9	Amount withdrawn during the past year, . . . . .		806,126.10
10	Amount of increase, . . . . .		572,130.34
11	Amount of income received during the past year was . . . . .		315,850.61
12	Total expenses, including salaries, during the past year, were . . . . .		11,583.62
13	State tax during the past year was . . . . .		13,127.73
14	Dividends the past year :		
	2 per cent. paid January, 1899; amount,	\$104,443.66	
	2 per cent. paid July, 1899; amount,	109,612.31	— 214,055.97
15	Net amount of premiums charged off the past year, . . . . .		132,985.73
16	Total amount of loans of every description charged off the past year, . . . . .		0
17	Amount of past due paper at this time is . . . . .		0
18	Amount carried to surplus, or profit and loss, during the past year, was . . . . .		77,370.02
19	Amount of assets yielding no income the past year, . . . . .		120,528.24
20	Loans on real estate — are they all first mortgages ? . . . . .		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .		100,000.00

## THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	\$33,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	2 $\frac{2}{5}$ %
25	Net income from foreclosed real estate during the past year, . . . . .	4,808.25
26	Date of annual meeting of Incorporators to elect Trustees or Directors, first Tuesday in June.	
27	Date of annual meeting to elect President, Treasurer, and other officers, first Tuesday in June.	

OFFICERS. — President, William H. Chapman; Treasurer, Walter Learned; Directors or Trustees, Charles Barns, Robert Coit, James Hislop, Walter Learned, Frank L. Palmer, William Belcher, Horace C. Learned, Alfred Coit.



## SAVINGS BANK OF ROCKVILLE.

L. BISSELL, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate. . .	\$1,282,475.00	Whole amount of deposits, \$	1,737,382.77
Loans on collateral security, . .	106,285.00	Surplus account, . . .	85,000.00
Loans on personal security only, . . . . .	54,691.00	Interest account, less current expenses and taxes paid, . . . . .	38,372.23
Town, city, school district, and corporation bonds, . .	77,000.00		
Railroad bonds, . . . . .	45,000.00		
Bank stocks in Connecticut, . .	148,565.00		
Bank stocks in other States, . .	69,800.00		
Real estate by foreclosure, . .	27,797.02		
Fixtures, . . . . .	1,000.00		
Premium account, . . . . .	10,000.00		
Cash in banks, . . . . .	35,665.50		
Cash in vault, . . . . .	2,476.48		
Total Assets, . . . . .	\$1,860,755.00	Total Liabilities, . . . . .	\$1,860,755.00

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Middletown, Conn., City School Dist., 5s, 1904, \$	5,000.00	5,000.00	5,000.00
" " " " 5s, 1905, . . . . .	5,000.00	5,000.00	5,000.00
" " " " 5s, 1906, . . . . .	5,000.00	5,000.00	5,000.00
" " " " 5s, 1907, . . . . .	5,000.00	5,000.00	5,000.00
" " " " 5s, 1908, . . . . .	5,000.00	5,000.00	5,000.00
Springfield, Ill., Funding, 5s, 1901, . . . . .	2,500.00	2,500.00	2,500.00
Denver, Col., 6s, 1901, . . . . .	3,500.00	3,500.00	3,500.00
Columbus, Ohio, 4s, 1910, . . . . .	10,000.00	10,000.00	10,000.00
Omaha, Neb., 4s, 1910, . . . . .	10,000.00	10,000.00	10,500.00
Minneapolis, Minn., 4s, 1917, . . . . .	20,000.00	20,000.00	20,600.00
Jackson, Mich., 5s, 1903, . . . . .	6,000.00	6,000.00	6,000.00
Totals, . . . . . \$	77,000.00	77,000.00	78,100.00
RAILROAD BONDS.			
Chic., Mil. & St. Paul, So. West. Div., 6s, 1909, \$	10,000.00	10,000.00	11,400.00
" " " " Dubuque " 6s, 1920, . . . . .	10,000.00	10,000.00	11,400.00
Chicago, Rock Island & Pacific, 4s, 1888, . . . . .	25,000.00	25,000.00	26,500.00
Totals, . . . . . \$	45,000.00	45,000.00	49,300.00

## SAVINGS BANK OF ROCKVILLE.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.							
410	shares	First National, Rockville, Conn.,	\$		41,000.00	41,000.00	45,100.00
100	"	Rockville " " "			10,000.00	10,000.00	11,000.00
81	"	Aetna " Hartford, "			8,100.00	8,100.00	13,365.00
491	"	American " " "			24,550.00	24,550.00	34,370.00
40	"	City, " " "			4,000.00	4,000.00	4,480.00
20	"	Farmers & Mch. Nat'l, " "			2,000.00	2,000.00	2,240.00
158	"	First National, " "			15,800.00	15,800.00	17,696.00
108	"	Hartford National, " "			10,800.00	10,800.00	14,904.00
200	"	Mercantile (in liquidat'n, 86½% repaid),			2,700.00	2,660.00	2,700.00
78	"	National Exch., Hartford, Conn.,			3,900.00	3,900.00	4,836.00
1	"	Charter Oak Nat'l, " "			100.00	100.00	100.00
122	"	Phoenix " " "			12,200.00	12,200.00	15,006.00
2	"	State Bank, " "			200.00	180.00	230.00
95	"	Conn. Trust & S. D. Co., " "			9,500.00	9,500.00	17,575.00
3	"	First National, Meriden, " "			300.00	275.00	300.00
20	"	Home " " "			2,000.00	2,000.00	2,500.00
15	"	Second " Norwich, " "			1,500.00	1,500.00	1,500.00
100	"	Continental National, New York,			10,000.00	10,000.00	13,500.00
300	"	Merchants " " "			15,000.00	15,000.00	26,250.00
25	"	Nat. Bk. of Commerce, " "			2,500.00	2,500.00	6,750.00
25	"	Central National, " "			2,500.00	2,500.00	4,625.00
134	"	Nat. Shoe & Leather, " "			13,400.00	13,400.00	14,070.00
100	"	Ninth National, " "			10,000.00	10,000.00	9,200.00
100	"	American Exchange Nat., " "			10,000.00	10,000.00	18,500.00
256	"	National Broadway, " "			6,400.00	6,400.00	15,680.00
Totals,					\$ 218,450.00	218,365.00	296,477.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,958 ; total amount,	\$815,381.46
2	Number of depositors having \$1,000 and not over \$2,000,	307 ; total amount,	418,024.56
3	Number of depositors having over \$2,000 and not over \$10,000,	158 ; total amount,	489,046.17
4	Number of depositors having over \$10,000,	1 ; total amount,	14,980.58
5	Total number of depositors,	4,424 ; total deposits,	\$1,737,382.77
6	Largest amount due a single depositor,		14,930.58
7	Number of accounts opened during the past year, 561 ; number closed, 575 ; decrease, 14.		
8	Amount deposited, including interest credited, during the past year,		389,437.53
9	Amount withdrawn during the past year,		300,597.40
10	Amount of increase,		88,840.13

## SAVINGS BANK OF ROCKVILLE.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

11	Amount of income received during the past year was . . .	\$92,781.46
12	Total expenses, including salaries, during the past year, were . .	4,492.26
13	State tax during the past year was . . . . .	3,988.84
14	Dividends the past year :	
	2 per cent. paid Oct. 1, 1898 ; amount, . . \$31,645.11	
	2 per cent. paid Apr. 1, 1899 ; amount, . . 32,906.04—	64,551.15
15	Net amount of premiums charged off the past year, . . . . .	5,068.75
16	Total amount of loans of every description charged off the past year, . . . . .	0
17	Amount of past due paper at this time is . . . . .	0
18	Amount carried to surplus, or profit and loss, during the past year, was . . . . .	10,000.00
19	Amount of assets yielding no income the past year, . . . . .	5,210.00
20	Loans on real estate — are they all first mortgages ? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	50,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	15,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	23,650.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	0
25	Net income from foreclosed real estate during the past year, . . . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Tuesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Tuesday in July.	

OFFICERS.—President, B. H. Bill; Treasurer, Lebbeus Bissell; Directors or Trustees, B. H. Bill, Geo. Talcott, William Butler, E. I. Smith, L. Bissell, H. L. James, A. R. Goodrich, J. C. Hammond, Jr., Geo. Sykes, E. L. Heath, William Maxwell.

## SAVINGS BANK OF STAFFORD SPRINGS.

ALVARADO HOWARD, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$211,307.43	Whole amount of deposits, . . .	\$369,252.61
Loans on collateral security, . . .	23,952.24	Surplus account, . . .	13,000.00
Loans on personal security only, . . .	33,511.48	Interest account, less current expenses and taxes paid, . . .	8,155.78
Town, city, and borough notes and orders, . . .	7,400.00		
School district notes and orders, . . .	12,000.00		
United States bonds, . . .	300.00		
Town, city, school district, and corporation bonds, . . .	16,000.00		
Railroad bonds, . . .	20,000.00		
Bank stocks in Connecticut, . . .	24,275.00		
Bank stocks in other States, . . .	6,000.00		
Real estate by foreclosure, . . .	6,855.00		
Bk. house, safes and fixtures, . . .	2,500.00		
Insurance and taxes advanced on real estate mortgaged, . . .	1,490.00		
Premium account, . . .	11,850.00		
Cash in banks, . . .	8,476.31		
Cash in vault, . . .	4,490.93		
Total Assets, . . .	\$390,408.39	Total Liabilities, . . .	\$390,408.39

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1907, coupon, . . . . . \$	300.00	300.00	336.00
BOROUGH NOTES AND ORDERS.			
Borough of Stafford Springs, . . . . \$	7,400.00	7,400.00	7,400.00
SCHOOL DISTRICT NOTES AND ORDERS.			
School District No. 2, Stafford, . . . . \$	12,000.00	12,000.00	12,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Norwich, Conn., City, 5s, 1908, \$	1,000.00	1,000.00	1,100.00
Cincinnati, Ohio, " 7s, 1908, . . .	5,000.00	5,000.00	6,800.00
Columbus, " " 5s, 1900, . . .	1,000.00	1,000.00	1,030.00
" " " 4½s, 1902, . . .	5,000.00	5,000.00	5,300.00
" " " 4s, 1908, . . .	1,000.00	1,000.00	1,030.00



## SAVINGS BANK OF STAFFORD SPRINGS.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS — CONTINUED.			
Columbus, Ohio, City, 4s, 1910, \$	1,000.00	1,000.00	1,030.00
Toledo, " " 4½s, 1910, "	1,000.00	1,000.00	1,050.00
" " " 4½s, 1912, "	1,000.00	1,000.00	1,050.00
Totals, . . . . . \$	16,000.00	16,000.00	18,390.00
RAILROAD BONDS.			
La. & Mo. River, Gtd. by C. & A., 7s, 1900, \$	10,000.00	10,000.00	10,350.00
Northwest. Union, " C. & N.W., 7s, 1917, "	10,000.00	10,000.00	14,450.00
Totals, . . . . . \$	20,000.00	20,000.00	24,800.00
BANK STOCKS.			
35 shares First Nat'l, Stafford Springs, Conn., \$	3,500.00	3,500.00	4,700.00
50 " Second " Norwich, " "	5,000.00	5,000.00	5,000.00
50 " Thames " " "	5,000.00	5,000.00	9,000.00
50 " Mercantile National, Hartford, " "	675.00	675.00	500.00
82 " American " " "	4,100.00	4,100.00	6,150.00
60 " City, " " "	6,000.00	6,000.00	6,720.00
50 " Am. Exch. " New York, " "	5,000.00	5,000.00	8,700.00
10 " Union Square, " " "	1,000.00	1,000.00	2,150.00
Totals, . . . . . \$	30,275.00	30,275.00	42,920.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	1,220; total amount,	\$214,721.53
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	74; total amount,	93,229.21
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	20; total amount,	61,301.87
4	Number of depositors having over \$10,000, . . . . .	0; total amount,	0
5	Total number of depositors, . . . . .	1,314; total deposits,	\$369,252.61
6	Largest amount due a single depositor, . . . . .		5,376.96
7	Number of accounts opened during the past year, 104; number closed, 165; decrease, 61.		
8	Amount deposited, including interest credited, during the past year, . . . . .		88,958.45
9	Amount withdrawn during the past year, . . . . .		98,563.51
10	Amount of decrease, . . . . .		9,605.06
11	Amount of income received during the past year was . . . . .		20,129.17

## SAVINGS BANK OF STAFFORD SPRINGS.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

12	Total expenses, including salaries, during the past year, were . . .	\$1,974.81
13	State tax during the past year was . . . . .	803.19
14	Dividends the past year:	
	2 per cent. paid Oct., 1898; amount, \$7,310.18	
	2 per cent. paid Apr., 1899; amount, 7,324.40—	14,634.58
15	Net amount of premiums charged off the past year, . . . . .	600.00
16	Total amount of loans of every description charged off the past year, . . . . .	3,333.30
17	Amount of past due paper at this time is . . . . .	3,000.00
18	Amount carried to surplus, or profit and loss, during the past year, was . . . . .	0
19	Amount of assets yielding no income the past year, . . . . .	19,480.00
20	Loans on real estate—are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	25,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	6,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	10,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	0
25	Net income from foreclosed real estate during the past year, . . . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in July,	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in July.	

OFFICERS.—President, Chas. Warren; Treasurer, Alvarado Howard; Directors or Trustees, Chas. Warren, Robbins Patten, Orrin Converse, Smith W. Page, Andrew Whiton, M. H. Kinney, F. F. Patten, Alvarado Howard, Charles G. Ellis, Burt T. Eaton.

## THE SAVINGS BANK OF TOLLAND.

FRANK T. NEWCOMB, Treasurer.

INCORPORATED, 1841.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$148,402.55	Whole amount of deposits, . . .	\$194,375.47
Loans on collateral security, . . .	5,240.00	Surplus account, . . .	7,000.00
Loans on personal security only, . . . . .	23,452.97	Interest account, less current expenses and taxes paid, . . . . .	1,253.10
Town, city, and borough notes and orders, . . . . .	7,100.00	Profit and loss account, . . . . .	1,009.72
Bank stocks in Connecticut, . . . . .	11,200.00	Rent account, . . . . .	16.11
Bank stocks in other States, . . . . .	2,000.00	Due banks, . . . . .	205.18
Real estate by foreclosure, . . . . .	473.53		
Banking house, . . . . .	1,000.00		
Cash in banks, . . . . .	2,067.69		
Cash in vault, . . . . .	2,922.84		
Total Assets, . . . . .	\$203,859.58	Total Liabilities, . . . . .	\$203,859.58

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Tolland County, . . . . . \$	2,500.00	2,500.00	2,500.00
Town of Tolland, . . . . .	4,000.00	4,000.00	4,000.00
Town of Bolton, . . . . .	600.00	600.00	600.00
Totals, . . . . . \$	7,100.00	7,100.00	7,100.00
BANK STOCKS.			
20 shares Nat'l Shoe & Leather, New York, . . . . . \$	2,000.00	2,000.00	2,000.00
13 " Hartford Trust Co., Hartford, . . . . .	1,300.00	1,300.00	2,080.00
4 " Phoenix National, " . . . . .	400.00	400.00	480.00
49 " First National, Rockville, . . . . .	4,900.00	4,900.00	5,390.00
46 " Rockville National, " . . . . .	4,600.00	4,600.00	4,600.00
Totals, . . . . . \$	13,200.00	13,200.00	14,550.00

## MISCELLANEOUS ITEMS.

1 Number of depositors having less than \$1,000, . . . . .	517 ; total amount, . . . . .	\$82,330.39
2 Number of depositors having \$1,000 and not over \$2,000, . . . . .	38 ; total amount, . . . . .	51,795.28

## THE SAVINGS BANK OF TOLLAND.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	19; total amount, \$60,249.80
4	Number of depositors having over \$10,000, . . . . .	0; total amount, 0
5	Total number of depositors, . . . . .	574; total deposits, \$194,375.47
6	Largest amount due a single depositor, . . . . .	6,028.87
7	Number of accounts opened during the past year, 44; number closed, 35; increase, 9.	
8	Amount deposited, including interest credited, during the past year, . . . . .	212,804.45
9	Amount withdrawn during the past year, . . . . .	199,846.31
10	Amount of increase, . . . . .	12,958.14
11	Amount of income received during the past year was . . . . .	9,334.12
12	Total expenses, including salaries, during the past year, were . . . . .	1,525.11
13	State tax during the past year and also United States tax was . . . . .	380.68
14	Dividends the past year: . . . . .	
	2 per cent. paid Jan. 2, 1899; amount, \$3,415.71 . . . . .	
	2 per cent. paid July 1, 1899; amount, 3,458.81— . . . . .	6,874.52
15	Net amount of premiums charged off the past year, . . . . .	0
16	Total amount of loans of every description charged off the past year, . . . . .	0
17	Amount of past due paper at this time is . . . . .	298.00
18	Amount carried to surplus, or profit and loss, during the past year, was . . . . .	500.00
19	Amount of assets yielding no income the past year, . . . . .	1,700.00
20	Loans on real estate—are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	15,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	1,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	1,500.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	About 3%
25	Net income from foreclosed real estate during the past year, . . . . .	16.11
26	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Monday in June.	
27	Date of annual meeting to elect President, Treasurer, and other officers, fourth Monday in June.	

OFFICERS.— President, Charles Underwood; Treasurer, Frank T. Newcomb; Directors or Trustees, Charles Underwood, Edward Joslyn, Joseph P. Root, William D. Holman, Frank T. Newcomb.



## SHELTON SAVINGS BANK.

J. TOMLINSON, Treasurer.

INCORPORATED, 1893.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$82,791.68	Whole amount of deposits, .	\$121,566.11
Loans on collateral security, . . .	1,000.00	Surplus account, . . .	887.00
Loans on personal sec'y only, . . .	495.75	Interest account, less current	
Town, city, and borough		expenses and taxes paid, .	66.71
notes and orders, . . .	26,500.00		
School district notes and			
orders, . . .	2,000.00		
Cash in banks, . . .	7,241.70		
Cash in vault, . . .	2,490.69		
Total Assets, . . .	\$122,519.82	Total Liabilities, . . .	\$122,519.82

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Huntington, . . . . . \$	20,500.00	20,500.00	20,500.00
Borough of Shelton, . . . . .	6,000.00	6,000.00	6,000.00
Totals, . . . . . \$	26,500.00	26,500.00	26,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Ferry District, . . . . . \$	1,000.00	1,000.00	1,000.00
French District, . . . . .	1,000.00	1,000.00	1,000.00
Totals, . . . . . \$	2,000.00	2,000.00	2,000.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	380; total amount,	\$78,501.65
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	21; total amount,	26,400.11
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	4; total amount,	16,664.35
4	Number of depositors having over \$10,000, . . . . .	0; total amount,	0
5	Total number of depositors, . . . . .	405; total deposits,	\$121,566.11
6	Largest amount due a single depositor, . . . . .		9,614.69
7	Number of accounts opened during the past year, 51; number closed, 23; increase, 28.		

## SHELTON SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount deposited, including interest credited, during the past year,	\$46,150.65
9	Amount withdrawn during the past year, . . . . .	19,666.76
10	Amount of increase, . . . . .	26,483.89
11	Amount of income received during the past year was . . . . .	4,882.29
12	Total expenses, including salaries, during the past year, were . . . . .	276.46
13	State tax during the past year was . . . . .	121.14
14	Dividends the past year : 2 per cent. paid Jan. 1, 1899; amount, \$1,856.46 2 per cent. paid July 1, 1899; amount, 2,090.91—	3,947.37
15	Net amount of premiums charged off the past year, . . . . .	0
16	Total amount of loans of every description charged off the past year, . . . . .	0
17	Amount of past due paper at this time is . . . . .	0
18	Amount carried to surplus, or profit and loss, during the past year was . . . . .	260.00
19	Amount of assets yielding no income the past year, . . . . .	1,500.00
20	Loans on real estate—are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	3,500.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	445.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	1,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	0
25	Net income from foreclosed real estate during the past year, . . . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday of January.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Monday of January.	

OFFICERS.—President, Watson J. Miller; Treasurer, J. Tomlinson; Directors or Trustees, Frederick G. Perry, Henry N. Beardsley, Henry Berry, Thos. H. Newcombe, Wesley L. Clarke, Aaron R. Smith, Gould A. Shelton.

## SOCIETY FOR SAVINGS, HARTFORD.

A. E. HART, Treasurer.

INCORPORATED, 1819.

STATEMENT, OCTOBER 1, 1899.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$4,821,155.00	Whole amount of deposits, \$19,324,199.61
Loans on collateral security, . . . 469,443.20	Surplus account, . . . 807,352.04
Loans on personal security only, . . . 10,000.00	Interest account, less current expenses and taxes paid, . . . 249,688.45
Town and city notes, . . . 126,166.47	Profit and loss account, . . . 4,828.45
School district notes, . . . 25,975.00	
United States bonds, . . . 350,000.00	
State bonds, . . . 500,000.00	
Town, city, school district, and corporation bonds, . . . 5,911,262.50	
Railroad bonds, . . . 6,851,081.25	
Railroad stocks, . . . 64,000.00	
Bank stocks in Connecticut, . . . 261,943.00	
Bank stocks in other States, . . . 28,120.00	
Real estate by foreclosure, . . . 25,555.45	
Banking house, . . . 75,000.00	
Premium account, . . . 85,633.50	
Suspense, . . . 1,539.58	
Rent, . . . 481.06	
Cash in banks, . . . 691,037.95	
Cash in vault, . . . 87,674.59	
Total Assets, . . . \$20,386,068.55	Total Liabilities, . . . \$20,386,068.55

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Loan of 1894, 5%, 1904, . . . . . \$	250,000.00	250,000.00	280,000.00
“ 1895, 4%, 1925, . . . . . \$	100,000.00	100,000.00	130,000.00
Totals, . . . . . \$	350,000.00	350,000.00	410,000.00
STATE BONDS.			
Connecticut, 3%, 1910, . . . . . \$	500,000.00	500,000.00	500,000.00
TOWN AND CITY NOTES.			
City of Hartford, . . . . . \$	118,666.47	118,666.47	118,666.47
Town of Newington, . . . . . \$	7,500.00	7,500.00	7,500.00
Totals, . . . . . \$	126,166.47	126,166.47	126,166.47
SCHOOL DISTRICT NOTES.			
Third School District, Windsor, . . . \$	10,975.00	10,975.00	10,975.00
West Middle School District, Hartford, . . . \$	15,000.00	15,000.00	15,000.00
Totals, . . . . . \$	25,975.00	25,975.00	25,975.00

## SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
New York, New Haven & Hartford, . . . \$	51,000.00	51,000.00	109,650.00
Atchison, Topeka & Santa Fé (preferred), .	56,500.00	13,000.00	35,030.00
Totals, . . . . . \$	107,500.00	64,000.00	144,680.00
TOWN BONDS.			
Town of Hartford, Conn., Wat., 3s, 1909, \$	75,000.00	69,992.50	73,500.00
“ Enfield, 4s, 1909, . . . . .	50,000.00	50,000.00	51,500.00
“ Meriden, 4½s, 1900-1912, . . . . .	90,000.00	90,000.00	97,200.00
“ Middletown, 3 <sup>65</sup> / <sub>100</sub> s, 1909, . . . . .	100,000.00	100,000.00	101,500.00
“ “ 4s, 1910, . . . . .	50,000.00	50,000.00	52,500.00
“ New Britain, 4s, 1911, . . . . .	100,000.00	100,000.00	105,000.00
“ “ 4s, 1924, . . . . .	20,000.00	20,000.00	21,800.00
“ New Hartford, 4s, 1901, . . . . .	36,000.00	36,000.00	36,000.00
“ New Haven, 3½s, 1911-1921, . . . . .	150,000.00	150,000.00	154,500.00
“ Southington, 4s, 1907-1927, . . . . .	50,000.00	50,000.00	52,500.00
“ Stamford, 4s, 1924, . . . . .	30,000.00	30,000.00	32,400.00
“ Wallingford, 3 <sup>65</sup> / <sub>100</sub> s, 1905-1924, . . . . .	40,000.00	40,000.00	40,400.00
Totals, . . . . . \$	791,000.00	785,992.50	818,800.00
CITY BONDS.			
City of New Haven, Sewerage, 7s, 1901, \$	75,000.00	75,000.00	80,250.00
“ “ “ 3½s, 1902-1908, . . . . .	55,000.00	55,000.00	55,550.00
“ Boston, Water, 5s, 1905-1906, . . . . .	65,000.00	65,000.00	71,500.00
“ “ Park, 3½s, 1920, . . . . .	50,000.00	50,000.00	52,000.00
“ Cambridge, Bridge, 4s, 1918, . . . . .	60,000.00	60,000.00	67,200.00
“ Gloucester, Sink. Fund, 4s, 1908, . . . . .	50,000.00	50,000.00	53,000.00
“ Barre, Refunding, 4s, 1906-1916, . . . . .	15,000.00	15,000.00	16,200.00
“ Portland, Me., 4s, 1912, . . . . .	90,000.00	90,000.00	97,200.00
“ Providence, Water, 5s, 1906, . . . . .	50,000.00	50,000.00	56,000.00
“ “ Sewer, 4s, 1921, . . . . .	50,000.00	50,000.00	57,500.00
“ Pawtucket, 4s, 1910, . . . . .	50,000.00	50,000.00	52,500.00
“ “ Sewer, 4s, 1923, . . . . .	50,000.00	50,000.00	54,000.00
“ “ “ 4s, 1937, . . . . .	50,000.00	50,000.00	55,500.00
“ Trenton, Paving, 4s, 1900, . . . . .	6,000.00	6,000.00	6,000.00
“ “ “ 4s, 1903, . . . . .	30,000.00	30,000.00	30,600.00
“ “ Schoolhouse, 4s, 1911, . . . . .	22,000.00	22,000.00	24,200.00
“ “ Floating Debt, 4s, 1911, . . . . .	42,000.00	42,000.00	46,200.00
“ “ Impt., 5s, 1901, . . . . .	60,000.00	60,000.00	62,400.00
“ “ “ 5s, 1903, . . . . .	20,000.00	20,000.00	21,400.00
“ Hoboken, “ 4s, 1918, . . . . .	100,000.00	100,000.00	109,000.00
“ Newark, Corporate, 6s, 1908, . . . . .	20,000.00	20,000.00	24,200.00
“ “ Street Impt., 6s, 1909, . . . . .	30,000.00	30,000.00	36,900.00
“ “ Water, 4s, 1922, . . . . .	25,000.00	25,000.00	28,000.00
“ Paterson, Funding, 4½s, 1900-09, . . . . .	50,000.00	50,000.00	52,500.00
“ “ City Hall, 5s, 1900-03, . . . . .	25,000.00	25,000.00	26,250.00



## SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS.—CONTINUED.						
City of Paterson, Sewer,	5s,	1903-05,	\$,	25,000.00	25,000.00	27,000.00
“ “ City Hall,	5s,	1919-21,		25,000.00	25,000.00	31,250.00
“ Scranton, Municipal Bdg,	4s,	1905-10,		50,000.00	49,750.00	52,500.00
“ “ Impt.,	4½s,	1916,		20,000.00	20,000.00	23,000.00
“ “ Bridges,	4½s,	1919,		30,000.00	30,000.00	34,800.00
“ Buffalo, City & Co. Hall,	7s,	1903,		50,000.00	50,000.00	57,500.00
“ Cleveland, Water,	3½s,	1902,		8,000.00	7,810.00	8,000.00
“ “ Fund. Debt,	5s,	1901,		100,000.00	100,000.00	103,000.00
“ Cincinnati, Water,	6s,	1900,		9,000.00	9,000.00	9,270.00
“ “ Municipal,	6s,	1906,		50,000.00	50,000.00	58,500.00
“ “ South'n Ry.,	7s,	1903,		25,000.00	25,000.00	28,000.00
“ Columbus,	4s,	1908,		29,000.00	29,000.00	29,870.00
“ “ City Hall,	4s,	1903,		60,000.00	60,000.00	62,400.00
“ “ Fire Dept.,	4s,	1916,		25,000.00	25,000.00	26,500.00
“ “ Viaduct,	4½s,	1902-09,		105,000.00	105,000.00	110,250.00
“ “ “	5s,	1910,		67,000.00	67,000.00	75,710.00
“ “ Sewer,	5s,	1911,		75,000.00	75,000.00	85,500.00
“ Dayton, Water Works,	4s,	1899-06,		29,000.00	27,900.00	29,580.00
“ “ Wolf Creek,	4s,	1901-02,		14,000.00	14,000.00	14,140.00
“ “ Sewer,	4s,	1903,		8,000.00	7,560.00	8,160.00
“ “ Water Impt.,	4½s,	1900-05,		20,000.00	20,000.00	20,600.00
“ “ Police,	5s,	1900-03,		16,000.00	16,000.00	16,640.00
“ “ Funded Debt,	5s,	1901,		5,000.00	5,000.00	5,100.00
“ Toledo, Water,	5s,	1903,		60,000.00	60,000.00	63,000.00
“ “ Street Impt.,	5s,	1911,		40,000.00	40,000.00	45,600.00
“ “ Refunding,	4½s,	1911,		40,000.00	40,000.00	43,600.00
“ Youngst'n, Sew. & Wat.,	5s,	1900-03,		9,000.00	9,000.00	9,180.00
“ Lexington, Refunding,	4½s,	1932,		15,000.00	15,000.00	17,250.00
“ Louisville, Park,	4s,	1930,		100,000.00	99,500.00	114,000.00
“ “ Funding,	5s,	1911,		100,000.00	100,000.00	115,000.00
“ “ “	7s,	1903,		10,000.00	10,000.00	11,400.00
“ Ft. Wayne, Water,	5s,	1899,		15,000.00	15,000.00	15,000.00
“ “ “	6s,	1900,		30,000.00	30,000.00	30,900.00
“ “ Funding,	4½s,	1913,		60,000.00	60,000.00	66,000.00
“ Indianapolis,	4s,	1927,		85,000.00	85,000.00	94,350.00
“ Terre Haute, Funding,	4½s,	1900-05,		50,000.00	50,000.00	52,000.00
“ Chicago, Municipal,	4s,	1901,		10,000.00	10,000.00	10,150.00
“ “ Exposition,	4s,	1921,		100,000.00	100,000.00	107,000.00
“ Joliet, Refunding,	4½s,	1900-05,		20,000.00	20,000.00	20,600.00
“ Detroit, Water,	6s,	1906,		7,000.00	7,000.00	8,260.00
“ “ Impt.,	3½s,	1918,		75,000.00	75,000.00	79,500.00
“ “ Boulevard,	4s,	1921,		25,000.00	25,000.00	28,750.00
“ Grand Rapids, City Hall,	5s,	1904,		15,000.00	15,000.00	16,050.00
“ “ Water,	4½s,	1912,		25,000.00	25,000.00	27,750.00
“ Jackson,	5s,	1902,		10,000.00	10,000.00	10,400.00
“ Muskegon, Bdg. & Sew.,	5s,	1906-10,		18,500.00	18,500.00	20,350.00
“ Saginaw, City Hall,	4½s,	1902-05,		30,000.00	30,000.00	31,200.00
“ LaCrosse, Wat. & Sch.,	5s,	1912-13,		24,000.00	24,000.00	27,600.00
“ “ Water,	5s,	1915,		50,000.00	50,000.00	58,000.00
“ Racine, Paving & Impt.,	5s,	1914,		50,000.00	50,000.00	53,500.00

## SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS.— CONTINUED.				
City of Milwaukee,	5s, 1900-03,	\$ 49,000.00	49,000.00	50,470.00
" Minneapolis, City Hall,	4½s, 1917,	50,000.00	50,000.00	57,500.00
" " "	4s, 1919,	100,000.00	100,000.00	108,000.00
" St. Paul, Bridge,	5s, 1915,	100,000.00	100,000.00	119,000.00
" Stillwater, Impt.,	5s, 1911,	10,000.00	10,000.00	11,000.00
" Des Moines, Refunding,	4s, 1916,	25,000.00	25,000.00	26,500.00
" Dubuque, "	4s, 1917,	50,000.00	50,000.00	52,000.00
" Kansas City, City Hall,	4s, 1910,	100,000.00	100,000.00	104,000.00
" " Judgment,	4½s, 1915,	160,000.00	160,000.00	179,200.00
" St. Louis, Renewal,	5s, 1900,	24,000.00	24,000.00	24,480.00
" " "	4s, 1908,	150,000.00	150,000.00	160,500.00
" " "	4s, 1912,	200,000.00	200,000.00	218,000.00
" " "	4s, 1918,	75,000.00	75,000.00	83,250.00
" Omaha, Sewer,	5s, 1908,	7,000.00	7,000.00	7,560.00
" " "	5s, 1912-13,	93,000.00	93,000.00	105,090.00
" Denver,	5s, 1906,	60,000.00	60,000.00	65,400.00
" " Impt.,	4s, 1904,	50,000.00	49,750.00	51,000.00
" Los Angeles, Tunnel,	4s, 1904-18,	26,000.00	26,000.00	26,780.00
" " Police,	4½s, 1900-20,	21,000.00	21,000.00	22,260.00
" San Diego, Refunding,	4½s, 1900-30,	50,000.00	50,000.00	54,000.00
" Portland, O.,	5s, 1922,	100,000.00	100,000.00	120,000.00
Totals, . . . . .		\$ 4,558,500.00	4,555,770.00	4,975,700.00
SCHOOL BONDS.				
Hfd., South Sch. Dist.,	4s, 1925,	200,000.00	200,000.00	216,000.00
" Second North "	4s, 1924,	50,000.00	50,000.00	54,000.00
" First "	4s, 1927,	10,000.00	10,000.00	10,800.00
" West Middle "	3½s, 1912,	126,000.00	126,000.00	126,000.00
New London "	4s, 1919,	21,000.00	21,000.00	22,050.00
New Haven "	4s, 1920,	10,000.00	10,000.00	10,800.00
Middletown "	5s, 1899-1903,	17,500.00	17,500.00	18,025.00
Totals, . . . . .		\$ 434,500.00	434,500.00	457,675.00
BOROUGH BONDS.				
Borough of Willimantic,	4s, 1904,	10,000.00	10,000.00	10,200.00
" " "	4s, 1914,	25,000.00	25,000.00	26,000.00
" Wallingford,	4s, 1912,	10,000.00	10,000.00	10,300.00
" Norwalk,	4s, 1927,	40,000.00	40,000.00	43,200.00
Totals, . . . . .		\$ 85,000.00	85,000.00	89,700.00
DOCK BONDS.				
Atlantic Dock, Brooklyn,	5s, 1901,	\$ 50,000.00	50,000.00	51,500.00

## SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Pitts., Ft. Wayne & Chicago,	7s, 1912,	\$ 45,000.00	45,000.00	63,000.00
Cleveland & Mahoning Valley,	5s, 1938,	100,000.00	100,000.00	130,000.00
Sharon,	4½s, 1919,	50,000.00	50,000.00	53,500.00
Albany & Susquehanna,	6s, 1906,	67,000.00	67,000.00	77,050.00
" "	7s, 1906,	39,000.00	39,000.00	46,800.00
Delaware & Hudson Canal,	7s, 1917,	125,000.00	125,000.00	181,250.00
Rensselaer & Saratoga,	7s, 1921,	47,000.00	47,000.00	70,500.00
United New Jersey,	4s, 1929,	100,000.00	100,000.00	110,000.00
" "	4s, 1944,	150,000.00	150,000.00	172,500.00
Syracuse, Bing. & New York,	7s, 1906,	120,000.00	120,000.00	144,000.00
N. Y., Lackawanna & Western,	6s, 1921,	110,000.00	110,000.00	154,000.00
Morris & Essex,	7s, 1914,	101,090.00	101,000.00	141,400.00
Bald Eagle Valley,	6s, 1910,	23,000.00	23,000.00	25,800.00
New York & Long Branch,	4s, 1941,	50,000.00	50,000.00	57,000.00
Pittsburg, McKeesport & Yough.,	6s, 1932,	150,000.00	150,000.00	210,000.00
Elmira & Williamsport,	6s, 1910,	40,000.00	40,000.00	48,000.00
Shamokin Valley & Pottsville,	7s, 1901,	28,000.00	28,000.00	29,960.00
Buffalo, New York & Erie,	7s, 1916,	26,000.00	26,000.00	36,400.00
McKeesport & Belle Vernon,	6s, 1918,	25,000.00	25,000.00	30,000.00
Cleveland & Pittsburgh,	7s, 1900,	5,000.00	5,000.00	5,150.00
Central of New Jersey,	7s, 1902,	5,000.00	5,000.00	5,500.00
Illinois Central,	5s, 1921,	30,000.00	30,000.00	36,000.00
" "	4s, 1951,	120,000.00	120,000.00	135,600.00
" "	3½s, 1951,	50,000.00	45,750.00	52,500.00
" "	3½s, 1951,	250,000.00	250,000.00	262,500.00
Little Miami,	5s, 1912,	70,000.00	70,000.00	80,500.00
Terre Haute & Indianapolis,	5s, 1925,	250,000.00	250,000.00	275,000.00
Cincinnati, Hamilton & Dayton,	6s, 1905,	35,000.00	35,000.00	39,900.00
" "	7s, 1905,	25,000.00	25,000.00	30,000.00
Chicago, Rock Island & Pacific,	4s, 1988,	250,000.00	250,000.00	265,000.00
" "	6s, 1917,	250,000.00	250,000.00	325,000.00
Chicago & Southwestern,	7s, 1899,	125,000.00	125,000.00	128,750.00
Chicago, Burlington & Quincy,	7s, 1903,	168,000.00	168,000.00	189,840.00
" " "	5s, 1919,	109,000.00	109,000.00	119,900.00
" " "	4s, 1919,	122,000.00	122,000.00	128,100.00
" " "	4s, 1927,	100,000.00	100,000.00	113,000.00
Eastern Railway of Minnesota,	5s, 1908,	160,000.00	160,000.00	179,200.00
St. Paul, Minn. & Manitoba,	6s, 1909,	100,000.00	100,000.00	120,000.00
" " "	6s, 1910,	50,000.00	50,000.00	60,000.00
Chicago, Milwaukee & St. Paul,	6s, 1910,	19,000.00	19,000.00	22,800.00
" " "	6s, 1909,	125,000.00	125,000.00	150,000.00
" " "	6s, 1920,	35,000.00	35,000.00	46,550.00
" " "	5s, 1910,	50,000.00	48,531.25	56,000.00
" " "	5s, 1919,	27,000.00	27,000.00	32,400.00
" " "	5s, 1921,	124,000.00	124,000.00	148,800.00
Wisconsin Valley,	7s, 1909,	50,000.00	50,000.00	67,500.00
Burlington & Missouri River,	6s, 1918,	54,000.00	54,000.00	65,340.00
Iowa Midland,	8s, 1900,	24,000.00	24,000.00	24,960.00
Des Moines & Minneapolis,	7s, 1907,	25,000.00	25,000.00	28,500.00
Northwestern Union,	7s, 1917,	125,000.00	125,000.00	181,250.00

## SOCIETY FOR SAVINGS, HARTFORD— CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.				
Chicago & Northwestern,	7s, 1911, \$	30,000.00	30,000.00	39,000.00
Chicago & Tomah,	6s, 1905,	125,000.00	125,000.00	143,750.00
Milwaukee & Madison,	6s, 1905,	50,000.00	50,000.00	57,500.00
Milwaukee, Lake Sh. & Western,	6s, 1921,	9,000.00	9,000.00	12,600.00
Northern Illinois,	5s, 1910,	20,000.00	20,000.00	22,400.00
Atchison, Topeka & St. Fe,	4s, 1995,	138,500.00	110,800.00	138,500.00
“ “ “ Adjmt.,	4s, 1995,	74,000.00	31,000.00	64,380.00
Pacific of Missouri,	4s, 1938,	50,000.00	50,000.00	53,000.00
Erie & Pittsburgh,	3½s, 1940,	30,000.00	30,000.00	30,000.00
Joliet & Northern Indiana,	7s, 1907,	50,000.00	50,000.00	60,000.00
Michigan Central,	7s, 1902,	150,000.00	150,000.00	165,000.00
“ “	6s, 1909,	50,000.00	50,000.00	60,000.00
“ “	5s, 1902,	65,000.00	65,000.00	67,600.00
“ “	5s, 1931,	95,000.00	95,000.00	121,600.00
“ “	5s, 1939,	50,000.00	50,000.00	62,500.00
“ “	5s, 1934,	97,000.00	97,000.00	124,160.00
Mahoning Coal,	7s, 1900,	150,000.00	150,000.00	157,500.00
New York & Harlem,	7s, 1901,	73,000.00	73,000.00	77,380.00
Syracuse Northern,	7s, 1903,	300,000.00	300,000.00	339,000.00
New York Central & Hudson Riv.,	5s, 1916,	25,000.00	25,000.00	28,000.00
Norwood & Montreal,	4s, 1922,	150,000.00	150,000.00	165,000.00
Utica & Black River,	4s, 1901,	50,000.00	50,000.00	50,500.00
New York, Providence & Boston,	4s, 1908,	20,000.00	20,000.00	37,000.00
New York, New Haven & Htfd.,	4s, 1903,	90,000.00	90,000.00	92,700.00
Danbury & Norwalk,	5s, 1920,	100,000.00	100,000.00	120,000.00
New London Northern,	4s, 1910,	103,000.00	103,000.00	106,090.00
Connecticut & Passumpsic River,	4s, 1943,	150,000.00	150,000.00	172,500.00
Worcester, Nashua & Rochester,	4s, 1913,	50,000.00	50,000.00	53,500.00
Northern Railroad of New Jersey,	6s, 1917,	20,000.00	20,000.00	24,000.00
Warren “ “	7s, 1900,	85,000.00	85,000.00	88,400.00
Fonda, Johnstown & Gloversv'le,	7s, 1900,	24,000.00	24,000.00	25,200.00
Kalamazoo & White Pigeon,	5s, 1940,	41,000.00	41,000.00	50,020.00
Sunbury & Lewiston,	4s, 1936,	85,000.00	85,000.00	91,800.00
Totals,		\$6,927,500.00	6,851,081.25	8,056,780.00

## BANK STOCKS IN CONNECTICUT.

100 shares	City Bank of Hartford, Hartford,	\$	10,000.00	9,943.00	11,500.00
315	“ Hartford National,	“	31,500.00	31,500.00	44,100.00
250	“ Phoenix	“	25,000.00	25,000.00	31,250.00
212	“ Farmers & Mech.	“	21,200.00	21,200.00	25,016.00
300	“ Aetna	“	30,000.00	30,000.00	51,000.00
276	“ Charter Oak	“	27,600.00	27,600.00	26,220.00
329	“ American	“	16,450.00	16,450.00	23,852.50
70	“ First	“	7,000.00	7,000.00	8,260.00
407	“ National Exchange,	“	20,350.00	20,350.00	25,437.50
118	“ State	“	11,800.00	11,800.00	14,160.00
40	“ Conn. T. & S. Dep. Co.,	“	4,000.00	4,000.00	7,400.00



## SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS IN CONNECTICUT.—CONTINUED.				
50	shares Hartford Trust Co., Hartford, \$	5,000.00	5,000.00	7,750.00
100	" Meriden National, Meriden,	10,000.00	10,000.00	10,300.00
100	" Home " "	10,000.00	10,000.00	11,500.00
50	" First " "	5,000.00	5,000.00	10,000.00
150	" " " Litchfield,	15,000.00	15,000.00	15,000.00
80	" " " Norwich,	8,000.00	8,000.00	8,000.00
41	" Merchants " "	4,100.00	4,100.00	4,510.00
Totals, . . . . . \$		262,000.00	261,943.00	335,256.00
BANK STOCKS IN NEW YORK.				
85	shares American Exchange National, \$	8,500.00	8,500.00	15,300.00
25	" Central " "	2,500.00	2,500.00	4,500.00
50	" Continental " "	5,000.00	5,000.00	6,500.00
240	" Phenix " "	4,800.00	4,480.00	5,520.00
50	" National Bank of Republic,	5,000.00	5,000.00	9,750.00
100	" Mechanics National,	2,500.00	2,500.00	5,125.00
20	" Metropolitan " "	2,000.00	140.00	140.00
Totals, . . . . . \$		30,300.00	28,120.00	46,835.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	40,290; total amount, \$7,510,284.21
2	Number of depositors having \$1,000 and not over \$2,000,	3,265; total amount, 4,478,809.92
3	Number of depositors having over \$2,000 and not over \$10,000,	2,007; total amount, 7,335,105.48
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	45,562; total deposits, \$19,324,199.61
6	Largest amount due a single depositor,	10,000.00
7	Number of accounts opened during the past year, 5,648; number closed, 3,559; increase, 2,089.	
8	Amount deposited, including interest credited, during the past year,	3,548,049.74
9	Amount withdrawn during the past year,	2,390,602.51
10	Amount of increase,	1,157,447.23
11	Amount of income received during the past year was	940,203.00
12	Total expenses, including salaries, during the past year, were	33,146.02
13	State tax during the past year was	44,182.44
14	Dividends the past year :	
	2 per cent. paid Dec., 1898; amount, \$351,770.54	
	2 per cent. paid June, 1899; amount, 362,410.97—	714,181.51



## SOCIETY FOR SAVINGS, HARTFORD.— CONTINUED.

## MISCELLANEOUS ITEMS.— CONTINUED.

15	Net amount of premiums charged off the past year, . . . . .	\$155,159.15
16	Total amount of loans of every description charged off the past year, . . . . .	—
17	Amount of past due paper at this time is . . . . .	0
18	Amount carried to surplus, or profit and loss, during the past year was . . . . .	17,395.32
19	Amount of assets yielding no income the past year, . . . . .	140.00
20	Loans on real estate—are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	84,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	10,000.00
	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	79,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	0
25	Net income from foreclosed real estate during the past year, . . . . .	139.21
26	Date of annual meeting of Incorporators to elect Trustees or Directors, June.	
27	Date of annual meeting to elect President, Treasurer, and other Officers, June.	
28	No discrimination in rate of dividend to depositors.	

OFFICERS.—President, Francis B. Cooley; Treasurer, A. E. Hart; Directors or Trustees, Gurdon W. Russell, Nathaniel Shipman, Jonathan B. Bunce, William B. Clark, George E. Taintor, Lyman B. Brainard, Arthur L. Shipman, Drayton Hillyer, Caleb M. Talcott, Atwood Collins, Meigs H. Whaples, James Nichols, Samuel G. Dunham, Charles P. Lincoln, George H. Burt, Rowland Swift, George L. Chase, Daniel R. Howe, James P. Taylor, George H. Day, Silas Chapman, Jr., James M. Thomson, John R. Hills, Henry K. Morgan, Theodore Lyman, Francis B. Cooley, A. E. Hart, William C. Skinner, Charles H. Northam, Francis Parsons, John S. Camp, Appleton R. Hillyer, Jeremiah M. Allen, Jacob L. Greene, Charles E. Gross, Ernest Cady.



## SOUTHINGTON SAVINGS BANK—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS. — CONTINUED.							
Cincinnati,	6s,	1909,	\$		4,000.00	4,000.00	4,920.00
"	7s,	1904,			4,000.00	4,000.00	4,680.00
Bristol, Conn.,	4s,	1911,			5,000.00	5,000.00	5,300.00
Denver, Col.,	4s,	1904,			10,000.00	10,000.00	10,300.00
Duluth, Minn.,	6s,	1900,			7,000.00	7,000.00	7,000.00
"	4s,	1920,			5,000.00	5,000.00	5,200.00
Louisville, Ky.,	4s,	1928,			5,000.00	5,000.00	5,900.00
Los Angeles, Cal.,	4s,	1906,			6,000.00	6,000.00	6,120.00
Minneapolis, Minn.,	4s,	1920,			5,000.00	5,000.00	5,550.00
Newark, N. J.,	4s,	1922,			5,000.00	5,000.00	5,550.00
New Haven, Conn.,	3½s,	1923,			10,000.00	10,000.00	10,400.00
Portland, "	4s,	1905,			5,000.00	5,000.00	5,100.00
" Oregon,	5s,	1922,			10,000.00	10,000.00	12,000.00
Pueblo, Col.,	6s,	1902,			3,000.00	3,000.00	3,120.00
"	5s,	1912,			5,000.00	5,000.00	5,450.00
St. Paul, Minn.,	5s,	1909,			5,000.00	5,000.00	5,650.00
"	4s,	1920,			5,000.00	5,000.00	5,350.00
Toledo, Ohio,	4s,	1923,			5,000.00	5,000.00	5,350.00
Trenton, N. J.,	4s,	1903,			9,000.00	9,000.00	9,180.00
West Hartford, Conn.,	4s,	1902,			10,000.00	10,000.00	10,200.00
" "	4s,	1920,			10,000.00	10,000.00	11,100.00
West Haven Union School,	4½s,	1909,			3,000.00	3,000.00	3,300.00
Woonsocket, R. I.,	4s,	1915,			5,000.00	5,000.00	5,450.00
Totals,			\$		179,000.00	179,000.00	196,540.00
RAILROAD BONDS.							
Burlington & Missouri River,	6s,	1918,	\$		5,000.00	5,000.00	6,650.00
Chicago, Bur. & Quincy,	7s,	1903,			6,000.00	6,000.00	6,780.00
Chicago, Milwaukee & St. Paul :							
Mineral Point Division,	5s,	1910,			15,000.00	15,000.00	16,950.00
Chicago & Pacific Western,	5s,	1921,			5,000.00	5,000.00	6,100.00
Dubuque,	6s,	1920,			5,000.00	5,000.00	6,700.00
Chicago & Northwestern :							
Menominee Extension,	7s,	1911,			10,000.00	10,000.00	13,500.00
Chicago & Tomah,	6s,	1905,			10,000.00	10,000.00	11,400.00
Northwestern Union,	7s,	1917,			15,000.00	15,000.00	22,200.00
Iowa Division,	4½s,	1902,			5,000.00	5,000.00	5,125.00
Chicago & Southwestern,	7s,	1899,			5,000.00	5,000.00	5,000.00
Evansville & Terre H., Sull. Co. Br.,	5s,	1930,			5,000.00	5,000.00	4,250.00
Illinois Central : Western Lines,	4s,	1951,			5,000.00	5,000.00	5,350.00
Iowa Falls & Sioux City,	7s,	1917,			15,000.00	15,000.00	21,000.00
Morris & Essex,	7s,				5,000.00	5,000.00	5,325.00
N. Y. Central & Hudson River,	7s,	1903,			10,000.00	10,000.00	11,700.00
New York & Harlem,	7s,	1900,			5,000.00	5,000.00	5,100.00
Pitts., McKeesport & Yough'y,	6s,	1932,			5,000.00	5,000.00	7,000.00

## SOUTHINGTON SAVINGS BANK. — CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.						
Portland & Rumford Falls,	4s,	1926,	\$	5,000.00	5,000.00	5,500.00
Shamoken Valley & Pottsville,	7s,	1901,		5,000.00	5,000.00	5,250.00
Totals,			\$	141,000.00	141,000.00	170,880.00
BANK STOCKS.						
20 shares Exchange Nat'l, Hartford, Conn.,			\$	1,000.00	1,000.00	1,240.00
22 " Ætna "				2,200.00	2,200.00	3,630.00
31 " Charter Oak "				3,100.00	3,100.00	2,790.00
64 " First "				6,400.00	6,400.00	7,168.00
175 " American "				8,750.00	8,750.00	12,250.00
6 " Far. & Mechanics Nat.,				600.00	600.00	672.00
16 " Phoenix "				1,600.00	1,600.00	1,952.00
32 " City, "				3,200.00	3,200.00	3,584.00
144 " Yale " New Haven,				14,400.00	14,400.00	18,000.00
110 " Merchants " "				5,500.00	5,500.00	6,050.00
35 " Tradesmens " "				3,500.00	3,500.00	5,040.00
244 " New Haven Co. Nat.,				2,440.00	2,440.00	4,148.00
28 " Second " "				2,800.00	2,800.00	5,040.00
10 " Middletown " "				750.00	750.00	825.00
30 " Middlesex Co. " Middletown,				3,000.00	3,000.00	3,000.00
20 " First " "				3,000.00	3,000.00	3,300.00
48 " First " Norwich,				4,800.00	4,800.00	4,800.00
40 " Second " "				4,000.00	4,000.00	4,000.00
50 " Thames " "				5,000.00	5,000.00	7,500.00
64 " First National, Meriden,				6,400.00	6,400.00	12,800.00
128 " Home " "				12,800.00	12,800.00	16,000.00
150 " Meriden " "				15,000.00	15,000.00	16,500.00
41 " Birmingham National,				4,100.00	4,100.00	7,175.00
65 " New Britain " "				6,500.00	6,500.00	11,050.00
50 " Mechanics " New Britain,				5,000.00	5,000.00	7,500.00
50 " Union, " New London,				5,000.00	5,000.00	5,250.00
62 " Southington Nat.,				6,200.00	6,200.00	6,820.00
100 " National Commerce, New York,				10,000.00	10,000.00	26,500.00
176 " American Ex. Nat'l, "				17,600.00	17,600.00	32,560.00
50 " Merchants " "				2,500.00	2,500.00	4,375.00
15 " Shoe & Leather, " "				1,500.00	1,500.00	1,575.00
10 " National Republic, " "				1,000.00	1,000.00	1,900.00
Totals,			\$	169,640.00	169,640.00	244,994.00

## SOUTHINGTON SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,029; total amount,	\$364,538.57
2	Number of depositors having \$1,000 and not over \$2,000,	205; total amount,	272,903.59
3	Number of depositors having over \$2,000 and not over \$10,000,	133; total amount,	511,740.19
4	Number of depositors having over \$10,000,	6; total amount,	72,271.11
5	Total number of depositors,	2,373; total deposits,	\$1,221,453.46
6	Largest amount due a single depositor,		15,225.39
7	Number of accounts opened during the past year, 323; number closed, 167; increase, 156.		
8	Amount deposited, including interest credited, during the past year,		242,604.08
9	Amount withdrawn during the past year,		129,014.67
10	Amount of increase,		113,589.41
11	Amount of income received during the past year was		49,848.69
12	Total expenses, including salaries, during the past year, were		3,468.72
13	State tax during the past year was		2,630.32
14	Dividends the past year:		
	2 per cent. paid Jan. 1, 1899; amount,	\$21,823.28	
	2 per cent. paid July 1, 1899; amount,	22,840.98—	44,644.26
15	Net amount of premiums charged off the past year,		2,421.00
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Amount carried to surplus, or profit and loss, during the past year was		2,783.43
19	Amount of assets yielding no income the past year,		3,000.00
20	Loans on real estate—are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		35,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		15,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		9,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, about,		1 1/2
25	Net income from foreclosed real estate during the past year,		73.88
26	Date of annual meeting of Incorporators to elect Trustees or Directors, June.		
27	Date of annual meeting to elect President, Treasurer, and other officers, June.		

OFFICERS.—President, M. H. Holcomb; Treasurer, L. B. Neal; Directors or Trustees, Amon Bradley, M. H. Holcomb, E. P. Hotchkiss, George B. Finch, James H. Pratt, Charles H. Clark, Charles D. Barnes, James H. Osborne, L. B. Neal, M. N. Woodruff, W. H. Cummings.



## THE SOUTH NORWALK SAVINGS BANK.

GEORGE F. BEARSE, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$542,785.00	Whole amount of deposits, \$1,008,506.98	
Loans on collateral security, . . .	59,380.18	Surplus account, . . .	60,000.00
Loans on personal security only, . . .	5,000.00	Interest account, less current expenses and taxes paid, . . .	16,804.17
School district notes and orders, . . .	49,960.00	Profit and loss account, . . .	12,093.76
United States bonds, . . .	19,000.00	Rent account, . . .	471.00
State warrants, . . .	2,142.74	Bills payable, . . .	3,000.00
Town, city, school district, and corporation bonds, . . .	308,927.16		
Railroad bonds, . . .	56,500.00		
Bank stocks in Connecticut, . . .	7,000.00		
Bank stocks in other States, . . .	1,800.00		
Real estate by foreclosure, . . .	22,600.00		
Banking house, . . .	19,200.00		
Furniture and fixtures, . . .	800.00		
Cash in banks, . . .	4,850.52		
Cash in vault, . . .	930.31		
Total Assets, . . .	\$1,100,875.91	Total Liabilities, . . .	\$1,100,875.91

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
3 per cent., loan of 1898, . . . . .	\$ 19,000.00	19,000.00	20,520.00
STATE BONDS.			
Colorado State Warrants, . . . . .	\$ 2,142.74	2,142.74	2,142.74
SCHOOL DISTRICT NOTES AND ORDERS.			
South Norwalk Union school district, . . .	\$ 34,000.00	34,000.00	34,000.00
South Five-Mile River " " . . .	10,210.00	10,210.00	10,210.00
Middle " " " . . .	1,250.00	1,250.00	1,250.00
East Norwalk " " " . . .	4,500.00	4,500.00	4,500.00
Totals, . . . . .	\$ 49,960.00	49,960.00	49,960.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Danbury, Conn., 4s, 1927-1929, \$	15,000.00	15,000.00	15,700.00
South Norwalk, Conn., 4s, 1913, . . .	10,000.00	10,000.00	10,300.00
Lyme, " 4s, 1918, . . .	15,000.00	15,000.00	15,600.00

## THE SOUTH NORWALK SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS. — CONTINUED.							
Ston'gt'n, Conn., 18th sch. dist.,	4s,	1918,	\$		15,000.00	15,000.00	15,600.00
Denver, Col.,	4s,	1904,			10,000.00	9,637.50	10,000.00
Denver, "	6s,	1901,			1,000.00	1,000.00	1,000.00
South Denver, Col.,	6s,	1906,			3,000.00	3,285.00	3,360.00
Pueblo, "	4½s,	1914,			10,000.00	10,000.00	10,700.00
Pueblo, "	5s,	1912,			5,000.00	5,000.00	5,500.00
Los Angeles, Cal.,	4½s,	1901-1907,			7,000.00	7,000.00	7,000.00
Los Angeles, "	5s,	1901,			4,000.00	4,000.00	4,150.00
San Diego, "	4½s,	1905-1906,			10,000.00	10,000.00	10,500.00
Dubuque, Iowa,	5s,	1900-1901,			17,000.00	17,000.00	17,000.00
Sioux City, "	6s,	1899-1912,			5,500.00	5,500.00	5,500.00
Council Bluffs, "	4½s,	1918,			3,000.00	3,000.00	3,100.00
South Bend, Ind.,	6s,	1901-1904,			4,300.00	4,300.00	4,300.00
Topeka, Kan.,	5s,	1913,			10,000.00	10,000.00	11,100.00
Wichita, "	6s,	1921,			9,000.00	11,126.73	11,400.00
St. Joseph, Mo.,	6s,	1903,			8,500.00	8,500.00	8,900.00
Omaha, Neb.,	4s,	1918,			2,000.00	2,000.00	2,100.00
" "	4½s,	1900-1903,			11,000.00	11,000.00	11,000.00
" "	5s,	1902-1904,			25,300.00	25,300.00	25,800.00
Youngstown, Ohio,	6s,	1899-1902,			2,700.00	2,700.00	2,270.00
Springfield, "	6s,	1900-1903,			1,920.00	1,920.00	1,920.00
Findlay, "	6s,	1900-1901,			17,000.00	17,668.80	17,668.80
Cleveland, "	6s,	1900,			10,000.00	10,000.00	10,000.00
Portland, Ore.,	5s,	1928,			14,000.00	17,700.00	17,700.00
Portland, "	6s,	1905-1908,			46,289.13	46,289.13	48,289.13
Spokane, Wash.,	5s,	1914,			10,000.00	10,000.00	11,100.00
Totals,			\$		302,509.13	303,927.16	318,987.93
RAILROAD BONDS.							
Chic., Burlington & Quin., Neb Ex.,	4s,	1927,	\$		15,000.00	15,000.00	16,950.00
Chicago, Rock Island & Pacific,	4s,	1988,			20,000.00	20,000.00	21,300.00
Buffalo & Susquehanna,	5s,	1913,			1,500.00	1,500.00	1,620.00
Eastern Railroad of Minnesota,	4s,	1948,			10,000.00	10,000.00	11,000.00
St. Paul, Minneapolis & Manitoba,	4½s,	1933,			10,000.00	10,000.00	11,600.00
Totals,			\$		56,500.00	56,500.00	62,470.00
BANK STOCKS.							
61 shares City National Bank, South Norwalk,			\$		6,100.00	6,100.00	9,760.00
9 " First " " " "					900.00	900.00	900.00
18 " Western " New York City,					1,800.00	1,800.00	4,500.00
Totals,			\$		8,800.00	8,800.00	15,160.00

## THE SOUTH NORWALK SAVINGS BANK. — CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,898; total amount,	\$521,857.10
2	Number of depositors having \$1,000 and not over \$2,000,	259; total amount,	333,385.48
3	Number of depositors having over \$2,000 and not over \$10,000,	67; total amount,	153,264.40
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,224; total deposits,	\$1,008,506.98
6	Largest amount due a single depositor,		3,808.60
7	Number of accounts opened during the past year, 646; number closed, 363; increase, 283.		
8	Amount deposited, including interest credited, during the past year,		346,371.39
9	Amount withdrawn during the past year,		243,576.78
10	Amount of increase,		102,794.61
11	Amount of income received during the past year was		48,307.79
12	Total expenses, including salaries, during the past year, were		4,758.90
13	State tax during the past year was		2,183.04
14	Dividends the past year		
	2 per cent. paid Jan., 1899; amount, \$17,439.47		
	1½ per cent. paid July, 1899; amount, 16,149.24—		33,588.71
15	Net amount of premiums charged off the past year,		9,233.31
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		20,005.18
18	Amount carried to surplus, or profit and loss, during the past year, was		0
19	Amount of assets yielding no income the past year,		7,143.00
20	Loans on real estate — are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		40,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		17,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		1½%
25	Net income from foreclosed real estate during the past year,		396.82
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS. — President, Alden Solmans; Treasurer, George F. Bearse; Directors or Trustees, Alden Solmans, John H. Ferris, John H. Knapp, Henry I. Smith, Edward Beard, John H. Light, Josiah R. Marvin, George F. Bearse.

## SOUTHPORT SAVINGS BANK.

CHAS. C. PERRY, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$210,033.00	Whole amount of deposits, . . .	\$722,837.34
Loans on collateral sec'y, . . .	17,947.92	Surplus account, . . .	22,000.00
Town notes, . . .	13,000.00	Profit and loss account, . . .	45,862.44
Town, city, school district, and corporation bonds, . . .	265,000.00		
Railroad bonds, . . .	255,000.00		
Bank stocks in Connecticut, . . .	8,100.00		
Banking house, . . .	5,000.00		
Cash in banks, . . .	13,514.17		
Cash in vault, . . .	3,104.69		
Total Assets, . . .	\$790,699.78	Total Liabilities, . . .	\$790,699.78

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES,	\$ 13,000.00	13,000.00	13,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Brooklyn, N. Y., City, 7s, 1915,	\$ 1,000.00	1,000.00	1,480.00
Bridgeport, Conn., " 7s, 1900,	25,000.00	25,000.00	26,750.00
Boston, Mass., " 4s, 1912,	8,000.00	8,000.00	8,960.00
Cincinnati, Ohio, " 7s, 1904,	3,000.00	3,000.00	3,450.00
" " " 5s, 1910,	10,000.00	10,000.00	11,300.00
Chicago, Ill., " 4s, 1915,	10,000.00	10,000.00	10,500.00
Cambridge, Mass., " 4s, 1912,	1,000.00	1,000.00	1,100.00
" " " 4s, 1924,	1,000.00	1,000.00	1,120.00
Dayton, Ohio, " 5s, 1909,	22,000.00	22,000.00	25,080.00
" " " 5s, 1911,	25,000.00	25,000.00	29,000.00
Danbury, Conn., " 4s, 1904,	5,000.00	5,000.00	5,400.00
" " " 4s, 1935,	5,000.00	5,000.00	5,425.00
Denver, Col., " 4s, 1936,	5,000.00	5,000.00	5,050.00
Hartford, Conn., " 4s, 1917,	2,000.00	2,000.00	2,160.00
" " " 3½s, 1926,	2,000.00	2,000.00	2,170.00
Kansas, " 4½s, 1915,	10,000.00	10,000.00	11,200.00
" " " 5s, 1908-1913,	20,000.00	20,000.00	22,600.00
Lowell, Mass., " 4s, 1920,	2,000.00	2,000.00	2,260.00
Omaha, Neb., " 5s, 1904,	15,000.00	15,000.00	15,900.00
" " " 5s, 1909,	10,000.00	10,000.00	10,900.00
Paterson, N. J., " 4½s, 1910,	5,000.00	5,000.00	5,500.00
Portland, Ore., " 5s, 1925,	10,000.00	10,000.00	11,800.00
Pawtucket, R. I., " 4s, 1934,	10,000.00	10,000.00	10,800.00

## SOUTHPORT SAVINGS BANK.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.							
Bethel,	Conn., Town,	4s,	1919,	\$	4,000.00	4,000.00	4,240.00
Bristol,	"	4s,	1904-1916,		13,000.00	13,000.00	13,390.00
Windham,	"	4s,	1925,		10,000.00	10,000.00	10,700.00
Windsor Locks,	"	4s,	1919,		1,000.00	1,000.00	1,070.00
"	"	4s,	1929,		10,000.00	10,000.00	11,000.00
Danbury,	" Borough,	4½s,	1900,		10,000.00	10,000.00	10,100.00
Stonington,	" Town,	4s,	1918,		10,000.00	10,000.00	10,900.00
Totals,	.	.	.	\$	265,000.00	265,000.00	291,305.00
RAILROAD BONDS.							
Illinois Central,		3½s,	1951,	\$	40,000.00	40,000.00	42,000.00
Atchinson, Topeka & Santa Fe,		4s,	1995,		8,000.00	8,000.00	8,160.00
Ottumwa & Cedar Falls,		5s,	1909,		31,000.00	31,000.00	35,030.00
Terre Haute & Indianapolis,		5s,	1925,		25,000.00	25,000.00	26,250.00
Chicago, Milwaukee & St. Paul:—							
C. & P. W. Division,		5s,	1921,		15,000.00	15,000.00	18,150.00
Mineral Point	"	5s,	1910,		18,000.00	18,000.00	20,160.00
South Western	"	6s,	1909,		20,000.00	20,000.00	24,200.00
Dubuque	"	6s,	1920,		6,000.00	6,000.00	7,380.00
New York, Lackawanna & Western,		6s,	1921,		10,000.00	10,000.00	14,300.00
Midland of New Jersey,		6s,	1910,		6,000.00	6,000.00	7,320.00
New York Central,		7s,	1903,		30,000.00	30,000.00	34,500.00
Delaware & Hudson Canal,		7s,	1917,		5,000.00	5,000.00	7,500.00
Northwestern Union,		7s,	1917,		19,000.00	19,000.00	28,500.00
Warren R. R.,		7s,	1900,		1,000.00	1,000.00	1,070.00
Cedar Rapids & Missouri River,		7s,	1916,		1,000.00	1,000.00	1,470.00
Chicago, Burlington & Quincy,		4s,	1927,		10,000.00	10,000.00	11,100.00
Chicago, Rock Island & Pacific,		4s,	1988,		10,000.00	10,000.00	10,700.00
Totals,	.	.	.	\$	255,000.00	255,000.00	297,790.00
BANK STOCKS.							
60 shares Central National, Middletown,				\$	4,500.00	4,500.00	4,800.00
16 " Norwalk " Norwalk,					1,600.00	1,600.00	1,680.00
20 " Southport " Southport,					2,000.00	2,000.00	4,000.00
Totals,	.	.	.	\$	8,100.00	8,100.00	10,480.00



## SOUTHPORT SAVINGS BANK.— CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,064; total amount,	\$244,460.82
2	Number of depositors having \$1,000 and not over \$2,000,	167; total amount,	229,215.10
3	Number of depositors having over \$2,000 and not over \$10,000,	77; total amount,	249,141.42
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,308; total deposits,	\$722,837.34
6	Largest amount due a single depositor,		10,000.00
7	Number of accounts opened during the past year, 134; number closed, 119; increase, 15.		
8	Amount deposited, including interest credited, during the past year,		108,740.72
9	Amount withdrawn during the past year,		93,798.39
10	Amount of increase,		14,942.33
11	Amount of income received during the past year was		39,764.08
12	Total expenses, including salaries, during the past year, were		5,072.11
13	State tax during the past year was		1,665.24
14	Dividends the past year :		
	2 per cent. paid Jan. 1, 1899; amount, \$13,843.39		
	2 per cent. paid July 1, 1899; amount, 13,975 48—		27,818.87
15	Net amount of premiums charged off the past year,		5,050.00
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Amount carried profit and loss, during the past year was		157.86
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate—are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		14,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		15,647.92
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year, Have no foreclosed real estate.		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, first week in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, first week in July.		
28	No discrimination.		

OFFICERS.—President, John H. Perry; Treasurer, Chas. C. Perry; Directors or Trustees, John H. Perry, Oliver Bulkley, S. C. Sherwood, A. O. Jennings, W. B. Meeker, Franklin Bulkley, C. M. Taintor, B. A. Bulkley, J. A. Gorham, Charles Jennings, C. O. Jelliff, C. C. Perry, Edward M. Bulkley, Howard N. Wakeman, H. H. Perry.

## STAFFORD SAVINGS BANK, STAFFORD SPRINGS.

CHAS. F. HARWOOD, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$298,296.50	Whole amount of deposits, . . .	\$583,497.96
Loans on collateral security, . . .	19,650.00	Surplus account, . . .	22,000.00
Loans on personal sec'y only, . . .	27,600.00	Interest account, less current expenses and taxes paid, . . .	10,723.46
Town, city, and borough notes and orders, . . .	4,200.00	Profit and loss account, . . .	1,625.45
Town, city, school district, and corporation bonds, . . .	25,000.00		
Railroad bonds, . . .	103,500.00		
Bank stocks in Connecticut, . . .	31,192.50		
Real estate by foreclosure, . . .	250.00		
Corporation stocks, . . .	7,500.00		
Cash in banks, . . .	99,718.82		
Cash in vault, . . .	939.05		
Total Assets, . . .	\$617,846.87	Total Liabilities, . . .	\$617,846.87

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND BOROUGH NOTES AND ORDERS.			
Borough of Stafford Springs, note, . . . . \$	4,200.00	4,200.00	4,200.00
CORPORATION STOCKS.			
Norwalk Lock Co., . . . . . \$	15,000.00	7,500.00	7,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Newark, N. J., water, 4s, 1922, \$	25,000.00	25,000.00	26,250.00
RAILROAD BONDS.			
Terra Haute & Ind., Con., 5s, 1925,	20,000.00	20,000.00	20,000.00
Iowa Falls & Sioux City, 7s, 1917,	10,000.00	12,500.00	13,500.00
Chicago, Milwaukee & St. Paul:—			
Southwestern Division, 6s, 1909,	11,000.00	12,100.00	13,200.00
Chicago & Milwaukee Division, 7s, 1903,	9,000.00	10,800.00	15,300.00
Wisconsin Valley “ 7s, 1909,	5,500.00	6,600.00	7,260.00
Dubuque “ 6s, 1920,	5,000.00	5,500.00	6,750.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	8,000.00	8,000.00	9,040.00
Staten Island Railway (gold), 4½s, 1943,	10,000.00	10,000.00	10,750.00
Clearfield & Mahoning, 5s, 1943,	15,000.00	18,000.00	19,500.00
Totals, . . . . . \$	93,500.00	103,500.00	115,300.00

# STAFFORD SAVINGS BANK, STAFFORD SPRINGS.—

## CONTINUED.

### INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.							
75 shares	Second	National,	Norwich,	\$	7,500.00	7,500.00	7,500.00
50 "	First	"	"		5,000.00	5,000.00	5,000.00
55 "	Mercantile	"	Hartford,		742.50	192.50	192.50
55 "	First	"	Stafford Sp'gs,		3,500.00	5,500.00	6,600.00
30 "	"	"	Middletown,		3,000.00	3,000.00	3,150.00
9 "	Rockville	"	Rockville,		900.00	900.00	900.00
10 "	First	"	Wallingford,		1,000.00	1,000.00	1,250.00
6 "	Far. & Mec.	"	Hartford,		600.00	600.00	660.00
50 "	Thames	"	Norwich,		5,000.00	7,500.00	7,750.00
Totals,					\$ 29,242.50	31,192.50	33,002.50

### MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,500; total amount,	\$284,993.05
2	Number of depositors having \$1,000 and not over \$2,000,	104; total amount,	136,992.77
3	Number of depositors having over \$2,000 and not over \$10,000,	50; total amount,	161,512.14
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,654; total deposits,	\$583,497.96
6	Largest amount due a single depositor,		7,117.45
7	Number of accounts opened during the past year, 184; number closed, 156; increase, 28.		
8	Amount deposited, including interest credited, during the past year,		123,018.11
9	Amount withdrawn during the past year,		93,671.44
10	Amount of increase,		29,346.67
11	Amount of income received during the past year was		28,324.45
12	Total expenses, including salaries, during the past year, were		2,586.03
13	State tax during the past year was		1,216.52
14	Dividends the past year:		
	2 per cent. paid Jan., 1899; amount, \$10,828.56		
	2 per cent. paid July, 1899; amount, 11,169.33—		21,997.86
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		2,212.11
17	Amount of past due paper at this time is		0
18	Amount carried to surplus, or profit and loss, during the past year was		1,000.00
19	Amount of assets yielding no income the past year,		10,748.01
20	Loans on real estate—are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		25,000.00

# STAFFORD SAVINGS BANK, STAFFORD SPRINGS.— CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	\$10,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	10,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	6%
25	Net income from foreclosed real estate during the past year,	15.00
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.	

OFFICERS.—President, Edwin C. Pinney; Treasurer, Chas. F. Harwood; Directors or Trustees, Joel H. Reed, Justice J. Ellis, George C. Parkess, Davis A. Baker, Christopher Allen, Wm. G. Ellis, Richard G. Beebe, Lucius A. Aborn, James V. Squire, Marcus B. Fisk.

## STAMFORD SAVINGS BANK.

FRANKLIN MILLER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,579,846.00	Whole amount of deposits, \$3,103,729.91	
Loans on collateral security, . . .	249,410.36	Surplus account, . . .	200,000.00
Loans on personal sec'y only, . . .	13,760.00	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	36,500.00	paid, . . .	70,446.15
School district notes and		Profit and loss account, . .	73,410.83
orders, . . .	210.00	Rent account, . . .	1,143.51
State bonds, . . .	2,000.00		
Town, city, school district,			
and corporation bonds, . . .	262,495.00		
Railroad bonds, . . .	949,323.75		
Manufacturing Co. stock, . . .	8,400.00		
Bank stocks in Connecticut, . . .	62,200.00		
Bank stocks in other States, . . .	3,000.00		
Real estate by foreclosure, . . .	6,343.45		
Banking house, . . .	37,032.60		
Safes and furniture, . . .	7,828.45		
Insurance and taxes ad-			
vanced on real estate			
mortgaged, . . .	193.58		
Premium account, . . .	56,593.00		
Suspense, . . .	214.98		
Cash in banks, . . .	158,190.51		
Cash in vault, . . .	15,188.72		
Total Assets, . . .	\$3,448,730.40	Total Liabilities, . . .	\$3,448,730.40

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Massachusetts, due 1915, 3 per cent., . . . \$	2,000.00	2,000.00	2,000.00
CITY AND BOROUGH NOTES.			
Borough of Greenwich, . . . . . \$	1,500.00	1,500.00	1,500.00
City of Stamford, . . . . .	35,000.00	35,000.00	35,000.00
Totals, . . . . . \$	36,500.00	36,500.00	36,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Noroton School District, . . . . . \$	210.00	210.00	210.00



## STAMFORD SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.						
Johnstown, Pa.,	4s,	1904-24,	\$	8,000.00	8,000.00	8,240.00
Wichita, Kan.,	6s,	1915,		20,000.00	20,000.00	23,800.00
Kansas City, Mo.,	4½s,	1915,		15,000.00	15,000.00	17,250.00
Superior, Wis.,	6s,	1914,		5,000.00	5,000.00	6,000.00
Omaha, Neb.,	5s,	1901,		10,000.00	10,000.00	10,200.00
"	4s,	1918,		5,000.00	5,000.00	5,400.00
Pueblo, Col.,	5s,	1912,		5,000.00	5,000.00	5,050.00
Pawtucket, R. I.,	4s,	1937,		10,000.00	10,000.00	11,200.00
Los Angeles, Cal.,	4s,	1915,		12,000.00	12,000.00	12,360.00
Cincinnati, Ohio.	7s,	1908,		11,000.00	11,000.00	13,750.00
Newark, N. J.,	4s,	1922,		10,000.00	10,000.00	11,200.00
Hoboken, "	4s,	1917,		10,000.00	10,000.00	10,300.00
St. Louis, Mo.,	6s,	1906,		15,000.00	15,000.00	17,250.00
Toledo, Ohio,	4s,	1917,		5,000.00	5,000.00	5,250.00
Bath, Me.,	4s,	1911-21,		8,000.00	8,000.00	8,800.00
St. Joseph, Mo.,	4s,	1901,		1,000.00	995.00	1,000.00
"	6s,	1903,		7,000.00	7,000.00	7,560.00
Dubuque, Iowa,	5s,	1902,		10,000.00	10,000.00	10,300.00
"	5s,	1900,		14,000.00	14,000.00	14,000.00
Council Bluffs, "	6s,	1905-15,		1,000.00	1,000.00	1,100.00
" " sewer,	6s,	1904-14,		7,500.00	7,500.00	8,250.00
" " paving,	6s,	1904-14,		3,000.00	3,000.00	3,300.00
Borough of Stamford, Conn.,	4s,	1901,		20,000.00	20,000.00	20,000.00
" Norwalk, "	4s,	1907,		20,000.00	20,000.00	20,600.00
" Birmingham, "	4s,	1908,		10,000.00	10,000.00	10,350.00
Town Stamford, Conn., H'g sch.,	4s,	1914-24,		20,000.00	20,000.00	21,200.00
Totals,			\$	262,500.00	262,495.00	283,710.00
RAILROAD BONDS.						
Chicago & Northwestern:—						
Mil., L. S. & West'n, Mich. Div.,	6s,	1924,	\$	27,000.00	27,000.00	37,800.00
" " Ash'd "	6s,	1925,		14,000.00	14,000.00	19,600.00
" " Cons'd "	6s,	1921,		12,000.00	12,000.00	16,680.00
Madison Extension	"	7s,	1911,	30,000.00	30,000.00	39,000.00
Northwestern Union	"	7s,	1917,	61,000.00	61,000.00	85,400.00
Chicago & Tomah	"	6s,	1905,	10,000.00	10,000.00	11,000.00
Menominee River Extension	"	7s,	1906,	20,000.00	20,000.00	24,000.00
Ottum., Cedar Falls & St. P.	"	5s,	1909,	20,000.00	20,000.00	22,000.00
Chicago, Milwaukee & St. Paul:—						
Mineral Point Div.,	5s,	1910,		35,000.00	33,998.75	39,287.50
Chicago & Pacific Western	"	5s,	1921,	40,000.00	40,000.00	48,400.00
Southwest	"	6s,	1909,	30,000.00	30,000.00	35,100.00
Dubuque,	6s,	1920,		35,000.00	35,000.00	44,450.00
Wisconsin Valley, prior 1st mtg.,	7s,	1909,		11,000.00	11,000.00	13,860.00
Wisconsin & Minnesota,	5s,	1921,		10,000.00	10,000.00	12,200.00
Staten Island Railway Co.,	4½s,	1943,		40,000.00	40,000.00	46,000.00

## STAMFORD SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Terre Haute & Indianapolis, 5s, 1925, \$	25,000.00	25,000.00	27,500.00
N. Y. Central & Hudson Riv., reg., 7s, 1903,	10,000.00	10,000.00	11,500.00
“ “ “ coup., 7s, 1903,	11,000.00	11,000.00	12,650.00
Illinois Central, Springfield Div., 3½s, 1951,	50,000.00	49,375.00	50,000.00
“ “ “ Western “ 4s, 1951,	20,000.00	20,000.00	22,200.00
N. Y., N. H. & Hartford, reg., 4s, 1903,	30,000.00	30,000.00	30,600.00
Long Island, Stewart's Line, coup., 4s, 1932,	10,000.00	9,950.00	10,000.00
Shamokin Valley & Pottsville, 7s, 1901,	30,000.00	30,000.00	31,500.00
Jefferson, Madison & Indianapolis, 7s, 1906,	4,000.00	4,000.00	4,400.00
Delaware & Bound Brook, 7s, 1905,	9,000.00	9,000.00	10,530.00
Fonda, Johnstown & Gloversville, 7s, 1900,	10,000.00	10,000.00	10,000.00
Evansville & T. H., Sull. Co. Br., 5s, 1930,	34,000.00	34,000.00	29,000.00
Sharon, 4½s, 1919,	13,000.00	13,000.00	14,300.00
Northern Railway of N. J., 6s, 1917,	15,000.00	15,000.00	18,000.00
Tuscarora Valley, 5s, 1917,	15,000.00	15,000.00	16,800.00
Albany & Susquehanna, cons'd, 6s, 1906,	15,000.00	15,000.00	17,100.00
St. P., Minn. & Man., Dakota Div., 6s, 1910,	10,000.00	10,000.00	12,100.00
“ “ “ Montana “ 4s, 1937,	15,000.00	15,000.00	15,600.00
“ “ “ gen'l mtg., 4½s, 1933,	30,000.00	30,000.00	35,100.00
Mich. Cent., Kalam. & S. H., reg., 6s, 1939,	10,000.00	10,000.00	12,200.00
Cleveland & Mahon'g Valley, coup., 5s, 1938,	10,000.00	10,000.00	13,000.00
Goshen & Deckertown, 6s, 1928,	21,000.00	21,000.00	28,140.00
Baltimore & Harrisburg, 5s, 1936,	35,000.00	35,000.00	44,100.00
Eastern Railway of Minnesota, 5s, 1908,	10,000.00	10,000.00	11,100.00
Erie & Pittsburgh, 3½s, 1940,	15,000.00	15,000.00	15,450.00
Beech Creek, reg., 4s, 1936,	15,000.00	15,000.00	16,500.00
Clearfield & Mahoning, coup., 5s, 1943,	14,000.00	14,000.00	18,340.00
Chic., R. I. & Pacific, gen'l mtg., 4s, 1988,	70,000.00	70,000.00	74,900.00
Totals, . . . . . \$	951,000.00	949,323.75	1,107,387.50
BANK STOCKS.			
500 shares Stamford National, Stamford, \$	15,000.00	15,000.00	27,500.00
88 “ First “ “ 8,800.00	8,800.00	8,800.00	19,800.00
15 “ Hurlbut “ “ Winsted, 1,500.00	1,500.00	1,500.00	2,250.00
14 “ Farm. & Mech. “ “ Hartford, 1,400.00	1,400.00	1,400.00	1,610.00
80 “ First “ “ Norwich, 8,000.00	8,000.00	8,000.00	8,000.00
20 “ Pequotnook “ “ Br'port, 2,000.00	2,000.00	2,000.00	3,000.00
77 “ National Pahquoque, “ “ Danbury, 7,700.00	7,700.00	7,700.00	8,470.00
45 “ City National, So. Norwalk, 4,500.00	4,500.00	4,500.00	6,750.00
30 “ The Western, “ “ New York, 3,000.00	3,000.00	3,000.00	11,100.00
34 “ Danbury “ “ Danbury, 3,400.00	3,400.00	3,400.00	3,400.00
39 “ Fairfield Co. “ “ Norwalk, 3,900.00	3,900.00	3,900.00	3,510.00
25 “ Second “ “ New Haven, 2,500.00	2,500.00	2,500.00	4,250.00
13 “ Birmingham “ “ Derby, 1,300.00	1,300.00	1,300.00	2,284.00
22 “ Nat. B'k of Norwalk, Norwalk, 2,200.00	2,200.00	2,200.00	2,310.00
Totals, . . . . . \$	65,200.00	65,200.00	104,184.00
105 shares Yale & Towne Mfg. Co. stock, . \$	10,500.00	8,400.00	8,400.00

## STAMFORD SAVINGS BANK.— CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,037; total amount,	\$1,096,597.29
2	Number of depositors having \$1,000 and not over \$2,000,	547; total amount,	741,357.33
3	Number of depositors having over \$2,000 and not over \$10,000,	321; total amount,	1,128,312.02
4	Number of depositors having over \$10,000,	12; total amount,	137,463.27
5	Total number of depositors,	5,917; total deposits,	\$3,103,729.91
6	Largest amount due a single depositor,		16,369.00
7	Number of accounts opened during the past year, 768; number closed, 638; increase, 130.		
8	Amount deposited, including interest credited during the past year,		712,179.15
9	Amount withdrawn during the past year,		554,219.03
10	Amount of increase,		157,960.12
11	Amount of income received during the past year was		157,729.90
12	Total expenses, including salaries, during the past year, were		8,464.88
13	State tax during the past year was		7,317.19
14	Dividends the past year:		
	2 per cent. paid Oct., 1898; amount, \$56,543.72		
	2 per cent. paid Apr., 1899; amount, 57,939.12—		114,532.84
15	Net amount of premiums charged off the past year,		27,183.05
16	Total amount of loans of every description charged off the past year,		314.50
17	Amount of past due paper at this time is		0
18	Amount carried to surplus, or profit and loss, during the past year was		0
19	Amount of assets yielding no income the past year,		75,549.36
20	Loans on real estate — are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		47,500.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		40,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		30,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS. — President, George H. Hoyt; Vice-President, Charles A. Hawley; Treasurer, Franklin Miller; Directors or Trustees, William W. Skiddy, Franklin Miller, Stephen E. Reed, Albert G. Weed, Chas. H. Lounsbury, Dwight Hough, William H. Judd, Amos M. Brush, Marcien Jencks.

## STATE SAVINGS BANK, HARTFORD.

MILES W. GRAVES, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,991,684.06	Whole amount of deposits, \$4,283,850.34	
Loans on collateral sec'y, . .	45,203.70	Surplus account, . . .	82,373.15
Loans on personal sec'y only, .	3,350.00	Profit and loss account, . .	23,669.69
Town, city, school district, and corporation bonds, . .	284,000.00		
Railroad bonds, . . . . .	1,255,500.00		
Bank stocks in Connecticut, .	282,715.00		
Real estate by foreclosure, .	206,728.16		
Banking house, . . . . .	34,000.00		
Cash in bank, . . . . .	273,607.37		
Cash in vault, . . . . .	13,104.89		
Total Assets, . . . . .	\$4,389,893.18	Total Liabilities, . . . . .	\$4,389,893.18

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Cincinnati, Ohio, 7 <sup>3</sup> / <sub>10</sub> s, 1906, . . . \$	100,000.00	116,000.00	123,000.00
" " 7 <sup>3</sup> / <sub>10</sub> s, 1902, . . .	52,000.00	55,000.00	60,000.00
" " 7s, 1904, . . .	2,000.00	2,000.00	2,250.00
" " 6s, 1900, . . .	3,000.00	3,000.00	3,050.00
Toledo, Ohio, 4 <sup>1</sup> / <sub>2</sub> s, 1903, . . .	25,000.00	25,000.00	26,000.00
Camden, N. J., 5s, 1908, . . .	23,000.00	25,000.00	26,000.00
Wilkesbarre, Pa., 3 <sup>1</sup> / <sub>2</sub> s, 1909-1919, . . .	58,000.00	58,000.00	59,000.00
Totals, . . . . . \$	263,000.00	284,000.00	299,300.00
RAILROAD BONDS.			
Baltimore & Cumberland Valley, 6s, 1931, \$	50,000.00	57,500.00	62,500.00
Buffalo, New York & Erie, 7s, 1916, . . .	125,000.00	158,750.00	175,000.00
Chicago & Northwestern : —			
Cedar Rapids & Missouri River, 7s, 1916, . . .	70,000.00	88,000.00	97,000.00
Iowa Midland, 8s, 1900, . . .	1,000.00	1,000.00	1,040.00
Madison Extension, 7s, 1911, . . .	54,000.00	65,000.00	70,000.00
Menominee Extension, 7s, 1911, . . .	54,000.00	65,000.00	70,000.00
Chicago, Milwaukee & St. Paul : —			
Dubuque, 6s, 1920, . . .	20,000.00	22,000.00	27,000.00
Mineral Point, 5s, 1910, . . .	40,000.00	40,000.00	45,000.00
Southwestern, 6s, 1909, . . .	20,000.00	22,000.00	24,000.00
Chicago & Pacific, 6s, 1910, . . .	10,000.00	12,000.00	12,300.00
Wisconsin & Minnesota, 5s, 1921, . . .	18,000.00	21,000.00	22,000.00
Chicago & Pacific Western, 5s, 1921, . . .	50,000.00	60,000.00	60,500.00



## STATE SAVINGS BANK, HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Chicago, Rock Island & Pacific,	6s, 1917, \$	8,000.00	9,000.00	10,500.00
“ “ “	4s, 1988,	30,000.00	31,000.00	32,000.00
Cincinnati, Hamilton & Dayton,	5s, 1941,	50,000.00	53,000.00	58,000.00
Morris & Essex,	7s, 1914,	30,000.00	37,000.00	42,000.00
Delaware & Bound Brook,	7s, 1905,	20,000.00	22,000.00	24,000.00
Evansville & Terre Haute,	5s, 1936,	13,000.00	9,100.00	12,000.00
Fonda, Johnst'n & Gloversville,	5s, 1921,	10,000.00	11,000.00	12,000.00
Iowa Falls & Sioux City,	7s, 1917,	40,000.00	49,600.00	56,000.00
Joliet & Northern Indiana,	7s, 1907,	51,000.00	56,000.00	61,200.00
Oswego & Rome,	7s, 1915,	41,000.00	50,000.00	54,500.00
Detroit, Grand Rapids & Western,	4s, 1946,	22,500.00	21,000.00	31,500.00
153 shares pfd. stock,		15,800.00		
Dayton & Michigan,	5s, 1911,	25,000.00	26,000.00	27,000.00
Pitts., McKeesport & Yough'y,	6s, 1932,	20,000.00	24,000.00	28,000.00
Shamokin Valley & Pottsville,	7s, 1901,	20,000.00	20,000.00	20,500.00
Staten Island,	4½s, 1943,	100,000.00	100,000.00	113,000.00
New York & Long Branch,	4s, 1941,	50,000.00	55,000.00	57,000.00
Terre Haute & Logansport,	6s, 1910,	15,000.00	11,550.00	16,500.00
St. Paul, Minn. & Manitoba :—				
Dakota Extension,	6s, 1910,	30,000.00	33,000.00	36,300.00
Eastern of Minn.,	5s, 1908,	25,000.00	25,000.00	28,000.00
Totals, . . . . .		\$ 1,127,800.00	1,255,500.00	1,386,390.00
BANK STOCKS.				
83 shares Ætna	National, Hartford, \$	8,300.00	10,865.00	13,695.00
440 “ American	“ “	22,000.00	28,400.00	33,000.00
40 “ Charter Oak	“ “	4,000.00	4,000.00	4,000.00
140 “ City,	“ “	14,000.00	14,000.00	16,100.00
270 “ Conn. Trust Co.,	“ “	27,000.00	36,400.00	51,300.00
20 “ Conn. River Bkg. Co.,	“ “	600.00	600.00	700.00
253 “ First National	“ “	25,300.00	25,300.00	29,350.00
50 “ Farm. & Mech. National,	“ “	5,000.00	5,000.00	5,800.00
85 “ Hartford	“ “	8,500.00	11,500.00	12,000.00
600 “ Mercantile	“ “	8,100.00	5,400.00	6,000.00
50 “ Exchange	“ “	2,500.00	2,500.00	3,250.00
110 “ Phoenix	“ “	11,000.00	13,000.00	13,750.00
20 “ State	“ “	2,000.00	2,000.00	2,300.00
250 “ Security Company,	“ “	25,000.00	31,250.00	32,500.00
80 “ Central National,	Middletown,	6,000.00	6,800.00	6,800.00
10 “ Citizens	“ Waterbury,	1,000.00	1,200.00	1,400.00
40 “ First	“ Meriden,	4,000.00	5,000.00	5,200.00
67 “ Home	“ “	6,700.00	8,000.00	8,000.00
35 “ New Britain	“ New Britain,	3,500.00	4,900.00	5,600.00
50 “ First	“ Litchfield,	5,000.00	5,000.00	4,250.00
80 “ “	“ Norwich,	8,000.00	8,000.00	8,000.00
100 “ Second	“ “	10,000.00	10,000.00	10,000.00
250 “ Thames	“ “	25,000.00	36,000.00	38,750.00



## STATE SAVINGS BANK, HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
300 shares New Haven Co. National,	\$ 3,000.00	3,600.00	4,800.00
25 “ Southport “	2,500.00	4,000.00	4,000.00
Totals, . . . . .	\$ 238,000.00	282,715.00	320,545.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,142; total amount, \$1,682,312.79	
2	Number of depositors having \$1,000 and not over \$2,000, .	861; total amount, 1,145,018.20	
3	Number of depositors having over \$2,000 and not over \$10,000, .	435; total amount, 1,445,638.12	
4	Number of depositors having over \$10,000,	1; total amount, 10,881.23	
5	Total number of depositors, . . . . .	8,439; total deposits, \$4,283,850.34	
6	Largest amount due a single depositor,		10,881.23
7	Number of accounts opened during the past year, 1,075; number closed, 749; increase, 326.		
8	Amount deposited, including interest credited, during the past year,		969,698.88
9	Amount withdrawn during the past year, . . . . .		688,918.44
10	Amount of increase, . . . . .		280,780.44
11	Amount of income received during the past year was . . . . .		214,600.69
12	Total expenses, including salaries, during the past year, were . . . . .		10,573.28
13	State tax during the past year was . . . . .		9,391.24
14	Dividends the past year:		
	2 per cent. paid Feb. 1, 1899; amount, \$77,837.20		
	2 per cent. paid Aug. 1, 1899; amount, 80,171.17—		158,008.37
15	Net amount of premiums charged off the past year, . . . . .		27,902.31
16	Total amount of loans of every description charged off the past year, . . . . .		—
17	Amount of past due paper at this time is . . . . .		—
18	Amount carried to surplus, or profit and loss, during the past year was . . . . .		2,089.52
19	Amount of assets yielding no income the past year, . . . . .		21,820.00
20	Loans on real estate—are they all first mortgages? . . . . .		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .		29,400.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .		2,350.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .		9,800.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .		3 $\frac{2}{3}$ %.

## STATE SAVINGS BANK, HARTFORD.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

- |    |  |            |
|----|--|------------|
| 25 | Net income on foreclosed real estate during the past year, . . .                                   | \$6,643.33 |
| 26 | Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.   |            |
| 27 | Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July. |            |

OFFICERS.— President, Samuel Taylor ; Treasurer, Miles W. Graves ; Directors or Trustees, Miles W. Graves, D. W. C. Skilton, Samuel Taylor, George E. Hatch, Henry E. Taintor, Charles E. Billings, Henry Roberts, Samuel M. Bronson, Stanley B. Bosworth, Frederic W. Davis, John P. Wheeler, Egbert D. Weeks.

## THE STONINGTON SAVINGS BANK.

D. B. SPALDING, Treasurer.

INCORPORATED, 1850.

## STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$344,752.00	Whole amount of deposits,	\$712,361.74
Loans on collateral security,	24,255.00	Surplus account,	28,840.41
Loans on personal sec'y only,	27,749.70	Interest account, less cur-	
Railroad bonds,	64,160.96	rent expenses and taxes	
Bank stocks in Connecticut,	96,847.50	paid,	4,545.64
Real estate by foreclosure		Cash due bank,	2,464.76
and otherwise,	190,456.39		
Total Assets.	\$748,221.55	Total Liabilities,	\$748,221.55

## INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Joliet & Northern Indiana,	7s,	1907,	\$	8,000.00	7,700.00	10,400.00
Chicago, Milwaukee & St. Paul:—						
Mineral Point,	5s,	1919,		15,000.00	14,316.72	16,800.00
Chicago & Pacific Western,	5s,	1921,		12,000.00	11,729.58	14,420.00
Mineral Range,	5s,	1931,		30,000.00	30,414.66	31,500.00
Totals,			\$	65,000.00	64,160.96	73,120.00
BANK STOCKS.						
32 shares City,	Hartford,	Conn.,	\$	3,200.00	3,200.00	3,520.00
343 " First National,	Stonington,	"		34,300.00	40,097.00	41,100.00
120 " Pawcatuck "	Pawcatuck,	"		6,000.00	7,202.50	6,000.00
30 " Danbury "	Danbury,	"		3,000.00	3,060.00	3,000.00
50 " Uncas "	Norwich,	"		5,000.00	5,500.00	5,500.00
200 " First "	"	"		20,000.00	22,040.00	20,000.00
39 " Thames "	"	"		3,900.00	5,868.00	5,850.00
50 " Second "	"	"		5,000.00	5,980.00	5,000.00
39 " Merchants "	"	"		3,900.00	3,900.00	4,680.00
Totals,			\$	84,300.00	96,847.50	94,650.00

## THE STONINGTON SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,205; total amount,	\$244,899.67
2	Number of depositors having \$1,000 and not over \$2,000,	126; total amount,	\$170,309.63
3	Number of depositors having over \$2,000 and not over \$10,000,	65; total amount,	244,207.15
4	Number of depositors having over \$10,000,	4; total amount,	52,945.29
5	Total number of depositors,	1,400; total deposits,	\$712,361.74
6	Largest amount due a single depositor,		17,960.10
7	Number of accounts opened during the past year, 167; number closed, 129; increase, 38.		
8	Amount deposited, including interest credited, during the past year,		84,967.46
9	Amount withdrawn during the past year,		73,335.14
10	Amount of increase,		11,632.32
11	Amount of income received during the past year was		32,871.89
12	Total expenses, including salaries, during the past year, were		2,902.48
13	State tax during the past year was		1,185.13
14	Dividends the past year:		
	2 per cent. paid Dec. 15, 1898; amount, \$13,577.75		
	2 per cent. paid June 15, 1899; amount, 13,823.25—		27,401.00
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Amount carried to surplus, or profit and loss, during the past year was		2,404.42
19	Amount of assets yielding no income the past year,		19,225.00
20	Loans on real estate—are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		27,205.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		7,858.50
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		8,800.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		1¼%.
25	Net income from foreclosed real estate during the past year,		2,461.90
26	Date of annual meeting of Incorporators to elect Trustees or Directors, June 27, 1899.		
27	Date of annual meeting to elect President, Treasurer, or other officers, June 27, 1899.		

OFFICERS.—President, Richard A. Wheeler; Treasurer, D. B. Spalding; Directors or Trustees, Richard A. Wheeler, Daniel B. Spalding, Moses A. Pendleton, Oscar F. Pendleton, George H. Robinson, Horace N. Pendleton, Charles P. Williams.

## SUFFIELD SAVINGS BANK.

MARTIN H. SMITH, Treasurer.

INCORPORATED 1869.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$126,988.00	Whole amount of deposits, . . .	\$208,699.12
Loans on collateral security, . . .	14,323.65	Surplus account, . . .	16,550.23
Loans on personal sec'y only, . . .	9,400.00	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	12,000.00	paid, . . .	2,979.60
United States bonds, . . .	2,000.00		
Town, city, school district,			
and corporation bonds, . . .	250.00		
Railroad bonds, . . .	18,000.00		
Railroad stocks, . . .	450.00		
Bank stocks in Connecticut, . . .	34,921.50		
Real estate by foreclosure, . . .	4,700.00		
Cash in banks, . . .	5,195.80		
Total Assets, . . .	\$228,228.95	Total Liabilities, . . .	\$228,228.95

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
4—\$500, 3 per cent., . . . . .	\$ 2,000.00	2,000.00	2,160.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Suffield, . . . . .	\$ 10,500.00	10,500.00	10,500.00
Village of Suffield, . . . . .	1,500.00	1,500.00	1,500.00
Totals, . . . . .	\$ 12,000.00	12,000.00	12,000.00
RAILROAD STOCKS.			
Connecticut Western, . . . . .	\$ 450.00	450.00	600.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Sioux City, Iowa, . . . . .	\$ 100.00	100.00	100.00
“ Youngstown, Ohio, . . . . .	150.00	150.00	150.00
Totals, . . . . .	\$ 250.00	250.00	250.00
RAILROAD BONDS.			
Rome, Watertown & Ogdensburg, . . . . .	5s, 1922, \$ 5,000.00	5,000.00	6,425.00
Chicago & Northwestern, . . . . .	6s, 1929, 3,000.00	3,000.00	4,035.00
Cedar Rapids, . . . . .	7s, 1916, 5,000.00	5,000.00	7,500.00
Chicago & Northwestern, . . . . .	7s, 1915, 5,000.00	5,000.00	7,250.00
Totals, . . . . .	\$ 18,000.00	18,000.00	25,210.00



## SUFFIELD SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.						
144 shares First	National,	Suffield,	\$	14,400.00	14,400.00	21,600.00
40 "	"	Hartford,		4,000.00	4,000.00	4,640.00
48 "	City,	"		4,800.00	4,800.00	5,376.00
17 "	Hartford	"		1,700.00	1,700.00	2,346.00
9 "	Mercantile	"		121.50	121.50	121.50
25 "	Phoenix	"		2,500.00	2,500.00	3,075.00
40 "	Conn. Riv.	"		1,200.00	1,200.00	1,280.00
7 "	Merchants	Norwich,		700.00	700.00	756.00
10 "	First	Middletown,		1,000.00	1,000.00	1,050.00
20 "	"	Thomaston,		2,000.00	2,000.00	2,160.00
25 "	Manuf'rs	Waterbury,		2,500.00	2,500.00	3,250.00
Totals.				\$ 34,921.50	34,921.50	45,654.50

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	799; total amount,	\$141,689.72
2	Number of depositors having \$1,000 and not over \$2,000,	45; total amount,	53,382.41
3	Number of depositors having over \$2,000 and not over \$10,000,	5; total amount,	13,626.99
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	849; total deposits,	\$208,699.12
6	Largest amount due a single depositor,		2,821.76
7	Number of accounts opened during the past year, 147; number closed, 104; increase, 43.		
8	Amount deposited, including interest credited, during the past year,		68,431.96
9	Amount withdrawn during the past year,		40,414.98
10	Amount of increase,		28,016.98
11	Amount of income received during the past year was		11,119.75
12	Total expenses, including salaries, during the past year, were		1,690.13
13	State tax during the past year was		339.08
14	Dividends the past year :		
	2 per cent. paid Jan. 1, 1899; amount,	\$3,426.76	
	2 per cent. paid July 1, 1899; amount,	3,809.30—	7,236.06
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Amount carried to surplus, or profit and loss, during the past year was		0
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate—are they all first mortgages?		Yes.

## SUFFIELD SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	\$7,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	10,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	4,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	0
25	Net income from foreclosed real estate during the past year, . . . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, Wednesday after second Monday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, Wednesday after second Monday in July.	

OFFICERS.—President, Matthew T. Newton ; Treasurer, Martin H. Smith : Directors or Trustees, Matthew T. Newton, \*Samuel Macauley, Dwight S. Fuller, Charles C. Bissell, Thaddeus H. Spencer, James O. Haskins, Arthur Sikes, Fred. B. Hathaway, Samuel White, Martin H. Smith, David L. Brackett, George A. Harmon.

\*Dead.

## THOMASTON SAVINGS BANK.

HENRY E. STOUGHTON, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$359,880.00	Whole amount of deposits, . . .	\$546,951.76
Loans on collateral sec'y, . .	58,820.00	Surplus account, . . .	27,000.00
Loans on personal sec'y only, .	10,002.00	Interest account, less current expenses and taxes paid, . . . . .	25,581.09
Town, city, and borough notes and orders, . . . .	7,000.00		
School district notes and orders, . . . . .	705.00		
Town, city, school district, and corporation bonds, . .	55,000.00		
Railroad bonds, . . . . .	31,000.00		
Bank stocks in Connecticut, .	62,057.50		
Real estate by foreclosure, . .	7,171.57		
Cash in banks, . . . . .	3,276.25		
Cash in vault, . . . . .	4,620.53		
Total Assets, . . . . .	\$599,532.85	Total Liabilities, . . . . .	\$599,532.85

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDERS.			
Plymouth, . . . . . \$	7,000.00	7,000.00	7,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District, Town Plymouth, Conn., \$	705.00	705.00	705.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Middletown, Conn., 4s, 1910, \$	5,000.00	5,000.00	5,400.00
" Naugatuck, " 4s, 1912,	10,000.00	10,000.00	11,000.00
City of Minneapolis, Minn., 4s, 1920,	5,000.00	5,000.00	5,500.00
" Newark, N. J., 4s, 1922,	5,000.00	5,000.00	5,500.00
" Columbus, O., 5s, 1920,	5,000.00	5,000.00	6,000.00
" Cincinnati, " 7s, 1904,	5,000.00	5,000.00	6,000.00
" Omaha, Neb., 5s, 1912,	10,000.00	10,000.00	10,500.00
" Aurora, Ill., 6s, 1900,	5,000.00	5,000.00	5,000.00
County of Fairfield, Conn., 4s, 1903-13,	5,000.00	5,000.00	5,200.00
Totals, . . . . . \$	55,000.00	55,000.00	60,100.00

## THOMASTON SAVINGS BANK.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Chicago, Milwaukee & St. Paul:—				
Dubuque Division,	6s, 1920, \$	6,000.00	6,000.00	7,000.00
McKeesport & Belle Vernon,	6s, 1918,	5,000.00	5,000.00	6,000.00
Shamokin Valley & Pottsville,	7s, 1901,	5,000.00	5,000.00	5,300.00
Morris & Essex,	7s, 1914,	5,000.00	5,000.00	6,500.00
Chicago, Burlington & Quincy:—				
Iowa Division,	4s, 1919,	10,000.00	10,000.00	10,500.00
Totals,	\$	31,000.00	31,000.00	35,300.00
BANK STOCKS.				
5 shares Middlesex County Nat.,	Middletown, \$	500.00	500.00	500.00
15 " Birmingham	" Derby,	1,500.00	1,500.00	2,475.00
85 " Manufacturers	" Waterbury,	8,500.00	8,500.00	11,050.00
105 " Waterbury	" "	5,250.00	5,250.00	8,400.00
30 " Citizens	" "	3,000.00	3,000.00	4,050.00
50 " Fourth	" "	5,000.00	5,000.00	6,750.00
40 " Pahquioque	" Danbury,	4,000.00	4,000.00	4,400.00
16 " Home	" Meriden,	1,600.00	1,600.00	1,800.00
11 " Yale,	" New Haven,	1,100.00	1,100.00	1,300.00
12 " Second	" "	1,200.00	1,200.00	2,150.00
10 " Merchants	" Norwich,	1,000.00	1,000.00	1,080.00
14 " National Exchange	Hartford,	700.00	700.00	850.00
11 " New Britain Nat'l,	New Britain,	1,100.00	1,100.00	1,700.00
40 " Bristol	" Bristol,	4,000.00	4,000.00	6,000.00
33 " Southington	" Southington,	3,300.00	3,300.00	3,560.00
25 " Second	" Norwich,	2,500.00	2,500.00	2,500.00
20 " First	" Portland,	2,000.00	1,995.00	2,000.00
35 " Merchants	" New Haven,	1,750.00	1,612.50	1,925.00
30 " Union,	New London,	3,000.00	3,000.00	3,000.00
40 " Uncas Nat'l,	Norwich,	4,000.00	4,000.00	4,200.00
18 " Phœnix	" Hartford,	1,800.00	1,800.00	2,100.00
35 " City,	" "	3,500.00	3,500.00	3,900.00
10 " First Nat'l,	Middletown,	1,000.00	1,000.00	1,050.00
9 " " "	Rockville,	900.00	900.00	900.00
Totals,	\$	62,200.00	62,057.50	77,640.00

## THOMASTON SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,712; total amount,	\$294,735.01
2	Number of depositors having \$1,000 and not over \$2,000,	111; total amount,	149,646.44
3	Number of depositors having over \$2,000 and not over \$10,000,	38; total amount,	102,570.31
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,861; total deposits,	\$546,951.76
6	Largest amount due a single depositor,		4,080.35
7	Number of accounts opened during the past year, 334; number closed, 229; increase, 105.		
8	Amount deposited, including interest credited, during the past year,		177,040.75
9	Amount withdrawn during the past year,		136,267.06
10	Amount of increase,		40,773.69
11	Amount of income received during the past year was		30,117.97
12	Total expenses, including salaries, during the past year, were		2,179.03
13	State tax during the past year was		1,142.06
14	Dividends the past year :		
	2 per cent. paid Jan. 1, 1899 ; amount, \$9,650.09		
	2 per cent. paid July 1, 1899 ; amount, 10,081.29—		19,731.38
15	Net amount of premiums charged off the past year,		2,331.75
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Amount carried to surplus, or profit and loss, during the past year was		3,000.00
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate — are they all first mortgages ?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		20,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		4,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		6%
25	Net income from foreclosed real estate during the past year,		441.89
26	Date of annual meeting of Incorporators to elect Trustees or Directors, last Wednesday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, last Wednesday in July.		

OFFICERS.— President, John H. Wood; Treasurer, Henry E. Stoughton; Directors or Trustees, John H. Wood, H. F. Bradford, G. A. Stoughton, W. G. French, R. T. Andrews, H. A. Welton, Porter Darrow, H. E. Stoughton, L. D. Kenea.



## THOMPSON SAVINGS BANK, OF PUTNAM.

F. E. CLARK, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$259,480.80	Whole amount of deposits, .	\$429,357.42
Loans on collateral security, .	13,960.00	Interest account, less current expenses and taxes paid, .	2,548.33
Loans on personal security only, . . .	25,389.74	Profit and loss account, .	13,346.74
Town, city, and borough notes and orders, . . .	3,114.70	Rent account, . . .	153.77
Town, city, school district, and corporation bonds, .	8,660.00		
Railroad bonds, . . .	17,262.50		
Water stocks, . . .	1,700.00		
Bank stocks in Connecticut, .	15,705.00		
Bank stocks in other States, .	8,505.61		
Real estate by foreclosure, .	47,133.69		
Banking house, . . .	6,468.47		
Insurance and taxes advanced on real estate mortgaged, . . .	586.80		
Cash in banks, . . .	46,766.89		
Cash in vault, . . .	672.06		
Total Assets, . . .	\$455,406.26	Total Liabilities, . . .	\$455,406.26

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN WARRANTS.			
Tacoma warrants, . . . . .	\$ 3,114.70	3,114.70	5,052.00
WATER STOCKS.			
20 shares Escanaba Water Co., . . . . .	\$ 2,000.00	1,700.00	1,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Husted Investment Co., 1897, \$	1,000.00	1,000.00	doubtful.
New York Suburban Water Co., 5s, 1925,	4,000.00	3,160.00	3,160.00
Paola Water Co., 1916,	1,000.00	1,442.00	1,000.00
Lawrence Water Co.,	1,500.00	1,918.00	1,500.00
Chattannoga Water & Electric Co.,	4,000.00	400.00	400.00
Debenture Co., Series "E,"	4,000.00	740.00	600.00
Total, . . . . .	\$ 15,500.00	8,660.00	6,660.00

## THOMPSON SAVINGS BANK, OF PUTNAM.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Chicago, Milwaukee & St. Paul:—						
Western Division,	5s,	1921,	\$	5,000.00	4,706.25	6,100.00
Mineral Point Division,	5s,	1910,		10,000.00	9,406.25	11,225.00
Toledo & Ohio Central Extension,	5s,	1911,		9,000.00	3,150.00	unknown
Totals,			\$	24,000.00	17,262.50	17,325.00
BANK STOCKS.						
8 shares Home National, Meriden,			\$	800.00	980.00	1,000.00
4 " First " "				400.00	450.00	800.00
73 " City " Bridgeport,				7,300.00	10,525.00	11,315.00
50 " Continental " New York,				5,000.00	5,499.36	6,400.00
25 " Central " "				2,500.00	3,006.25	4,500.00
25 " Thames " Norwich,				2,500.00	3,750.00	3,750.00
Totals,			\$	18,500.00	24,210.61	27,765.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,397; total amount,	\$224,020.66
2	Number of depositors having \$1,000 and not over \$2,000,	98; total amount,	130,384.51
3	Number of depositors having over \$2,000 and not over \$10,000,	28; total amount,	84,952.25
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,523; total deposits,	\$439,357.42
6	Largest amount due a single depositor,		6,182.81
7	Number of accounts opened during the past year, 19; number closed, 14; increase, 5, by transfer.		
8	Amount deposited, including interest credited, during the past year,		0
9	Amount withdrawn during the past year,		0
10	Amount of increase,		0
11	Amount of income received during the past year was		20,658.44
12	Total expenses, including salaries, during the past year, were		1,394.10
13	State tax during the past year was		961.00
14	Dividends the past year,		0
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		3,510.50

## THOMPSON SAVINGS BANK, OF PUTNAM.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

17	Amount of past due paper at this time is . . . . .	\$27,422.98
18	Amount carried to surplus, or profit and loss, during the past year was . . . . .	13,346.74
19	Amount of assets yielding no income the past year, . . . . .	35,532.00
20	Loans on real estate— are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	30,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	6,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	1,500.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	2.20%
25	Net income from foreclosed real estate during the past year, . . . .	379.62
26	Date of annual meeting of Incorporators to elect Trustees or Directors, last Tuesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, last Tuesday in July.	

OFFICERS:— President, Geo. H. Nichols ; Treasurer, F. E. Clark ; Directors or Trustees, J. M. Cunningham, John Elliott, Lemuel K. Blackmar, Prescott Bartlett, M. D. Elliott, Thomas Hutchinson, Oscar Tourtellotte, O. G. Chase, L. P. Lamoureux, Lowell Holbrook, A. C. Luke.

## TORRINGTON SAVINGS BANK.

ISAAC W. BROOKS, Treasurer.

INCORPORATED, 1868.

STATEMENT, OCTOBER 1, 1899.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$458,510.00	Whole amount of deposits, \$1,039,378.11
Loans on collateral security, 18,000.00	Surplus account, . . . 25,977.86
Loans on personal security only, . . . 81,700.00	Interest account, less current expenses and taxes paid, . . . 11,937.88
Town, city, and borough notes and orders, 145,450.00	
United States bonds, . . . 50,000.00	
State bonds, . . . 20,000.00	
Town, city, school district, and corporation bonds, . 214,000.00	
Railroad bonds, . . . 25,000.00	
Bank stocks in Connecticut, 12,650.00	
Cash in banks, . . . 31,066.26	
Cash in vault, . . . 20,917.59	
Total Assets, . . . \$1,077,293.85	Total Liabilities, . . . \$1,077,293.85

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, registered, . . . . \$	50,000.00	50,000.00	55,500.00
STATE BONDS.			
State of Massachusetts, 3½s, . . . . \$	20,000.00	20,000.00	22,200.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Torrington, . . . . . \$	102,000.00	102,000.00	102,000.00
“ Thomaston, . . . . .	15,000.00	15,000.00	15,000.00
Borough of Torrington, . . . . .	28,450.00	28,450.00	28,450.00
Totals, . . . . . \$	145,450.00	145,450.00	145,450.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Thomaston, 4s, 1904, \$	15,000.00	15,000.00	15,450.00
“ Naugatuck, 4s, 1912, . . . . .	10,000.00	10,000.00	10,500.00
“ Stamford, 4s, 1927, . . . . .	10,000.00	10,000.00	11,000.00
“ Bristol, 4s, 1927, . . . . .	10,000.00	10,000.00	11,000.00
Borough of Norwalk, 4s, 1926, . . . . .	5,000.00	5,000.00	5,500.00
“ Torrington, 4s, 1924, . . . . .	30,000.00	30,000.00	33,000.00
City of Boston, Mass., 4s, 1903, . . . . .	10,000.00	10,000.00	10,250.00

## TORRINGTON SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
City of Boston, Mass.,	4s, 1911, \$	10,000.00	10,000.00	10,800.00
“ “	4s, 1915,	10,000.00	10,000.00	10,900.00
“ “	3½s, 1903,	20,000.00	20,000.00	20,200.00
City of Providence, R. I.,	5s, 1900,	12,000.00	12,000.00	12,000.00
“ “	5s, 1906,	3,000.00	3,000.00	3,350.00
City of New Haven,	4s, 1913,	19,000.00	19,000.00	20,520.00
“ Meriden,	4s, 1905,	15,000.00	15,000.00	15,600.00
“ Ansonia,	4s, 1915,	10,000.00	10,000.00	10,600.00
New Haven School District,	4s, 1909,	5,000.00	5,000.00	5,400.00
First School District, Hartford,	4s, 1927,	10,000.00	10,000.00	11,000.00
Center School District, Waterbury,	4s, 1927,	10,000.00	10,000.00	11,000.00
Totals,	\$	214,000.00	214,000.00	228,070.00
RAILROAD BONDS.				
New York, New Haven & Hartford,	4s, 1903, \$	15,000.00	15,000.00	15,300.00
New London & Northern,	4s, 1910,	10,000.00	10,000.00	10,400.00
Totals,	\$	25,000.00	25,000.00	25,700.00
BANK STOCKS.				
55 shares First National, Litchfield,	\$	5,500.00	5,500.00	4,400.00
31 “ Hurlbut “ Winsted,		3,100.00	4,650.00	4,650.00
25 “ Thomaston Nat'l, Thomaston,		2,500.00	2,500.00	2,700.00
Totals,	\$	11,100.00	12,650.00	11,750.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,570; total amount,	\$355,040.32
2	Number of depositors having \$1,000 and not over \$2,000,	179; total amount,	233,612.40
3	Number of depositors having over \$2,000 and not over \$10,000,	76; total amount,	250,725.39
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,825; total deposits,	\$1,039,378.11
6	Largest amount due a single depositor,		9,552.85
7	Number of accounts opened during the past year, 925; number closed, 541; increase, 384.		
8	Amount deposited, including interest credited, during the past year,		398,999.64



## TORRINGTON SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

9	Amount withdrawn during the past year, . . . . .	\$316,934.34
10	Amount of increase, . . . . .	82,065.30
11	Amount of income received during the past year was . . . . .	46,873.95
12	Total expenses, including salaries, during the past year, were . . . . .	3,699.09
13	State tax during the past year was . . . . .	2,327.00
14	Dividends the past year:	
	2 per cent. paid January, 1899; amount, \$17,409.55	
	2 per cent. paid July, 1899; amount, 18,611.11—	36,020.66
15	Net amount of premiums charged off the past year, . . . . .	4,770.56
16	Total amount of loans of every description charged off the past year, . . . . .	0
17	Amount of past due paper at this time is . . . . .	0
18	Amount carried to surplus, or profit and loss, during the past year was . . . . .	2,519.67
19	Amount of assets yielding no income the past year, . . . . .	0
20	Loans on real estate—are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	24,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	30,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	6,800.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	0
25	Net income from foreclosed real estate during the past year, . . . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.	

OFFICERS. — President, Elisha Turner ; Treasurer, Isaac W. Brooks ; Directors or Trustees, Elisha Turner, Isaac W. Brooks, Charles F. Brooker, John W. Brooks, Charles L. McNeal, Edward T. Coe, Charles Alvord.

## UNION SAVINGS BANK, DANBURY.

CARROLL D. RYDER, Treasurer.

INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Loans on real estate, . . .	\$741,157.00
Loans on collateral security, . . .	10,350.00
Loans on personal sec'y only, . . .	22,463.00
Town, city, and borough notes and orders, . . .	60,000.00
School district notes and orders, . . .	12,350.00
Town, city, school district, and corporation bonds, . . .	102,500.00
Railroad bonds, . . .	313,250.00
Bank stocks in Connecticut, . . .	27,950.00
Bank stocks in other States, . . .	4,230.00
Real estate by foreclosure, . . .	54,568.38
Banking house, . . .	26,000.00
Ins. and taxes advanced on real estate mortgaged, . . .	2,697.67
Premium account, . . .	61,210.00
Cash in banks, . . .	27,675.46
Cash in vault, . . .	5,622.46

Total Assets, . . . \$1,472,023.97

## LIABILITIES.

Whole amount of deposits, . . .	\$1,370,869.47
Surplus account, . . .	50,000.00
Interest account, less current expenses and taxes paid, . . .	50,779.33
Profit and loss account, . . .	875.17

Total Liabilities, . . . \$1,472,023.97

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Brookfield, Conn., . . . . . \$	500.00	500.00	500.00
“ Danbury, “ . . . . .	15,000.00	15,000.00	15,000.00
“ Redding, “ . . . . .	500.00	500.00	500.00
City of Danbury, “ . . . . .	44,000.00	44,000.00	44,000.00
Totals, . . . . . \$	60,000.00	60,000.00	60,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Beaver Brook district, Danbury, . . . . . \$	500.00	500.00	500.00
Center “ “ . . . . .	11,500.00	11,500.00	11,500.00
Middle River “ “ . . . . .	350.00	350.00	350.00
Totals, . . . . . \$	12,350.00	12,350.00	12,350.00

## UNION SAVINGS BANK, DANBURY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT AND CORP. BONDS.						
Canton, Ohio,	5s,	1900,	\$	1,200.00	1,200.00	1,212.00
" "	5s,	1901,		1,200.00	1,200.00	1,224.00
" "	5s,	1902,		1,200.00	1,200.00	1,236.00
Columbus, Ohio,	4½s,	1907,		4,500.00	4,500.00	4,680.00
Denver, Col.,	5s,	1901,		4,000.00	4,000.00	4,040.00
" "	6s,	1904,		3,000.00	3,000.00	3,150.00
Dubuque, Iowa,	5s,	1901,		2,000.00	2,000.00	2,020.00
Harrisburg, Pa.,	5s,	1900,		4,900.00	4,900.00	4,922.50
Los Angeles, Cal.,	4s,	1908,		3,000.00	3,000.00	3,135.00
" "	4s,	1913,		2,000.00	2,000.00	2,135.00
" "	4s,	1918,		3,500.00	3,500.00	3,806.25
" "	4s,	1923,		1,500.00	1,500.00	1,650.00
Omaha, Neb.,	5s,	1904,		15,500.00	15,500.00	16,580.00
Paterson, N. J.,	4½s,	1900,		5,000.00	5,000.00	5,025.00
" "	4½s,	1209,		5,000.00	5,000.00	5,400.00
Portland, Ore.,	5s,	1925,		5,000.00	5,000.00	6,000.00
Sioux City, Iowa,	4½s,	1915,		10,000.00	10,000.00	10,800.00
South Bend, Ind.,	5s,	1905-1909,		5,000.00	5,000.00	5,400.00
Spokane, Wash.,	5s,	1914,		10,000.00	10,000.00	11,350.00
St. Joseph, Mo.,	6s,	1903,		5,000.00	5,000.00	5,400.00
Topeka, Kansas,	5s,	1913,		10,000.00	10,000.00	11,250.00
Totals,			\$	102,500.00	102,500.00	110,415.75
RAILROAD BONDS.						
Baltimore & Cumberland Valley,	6s,	1931,	\$	10,000.00	10,000.00	12,000.00
Buffalo, New York & Erie,	7s,	1916,		9,000.00	9,000.00	12,600.00
Chicago, Burlington & Quincy :—						
Burlington & Missouri River,	6s,	1918,		5,000.00	5,000.00	6,500.00
Iowa Division, Sinking Fund,	5s,	1919,		10,000.00	10,000.00	11,600.00
Nebraska Extension,	4s,	1927,		10,000.00	10,000.00	11,200.00
Chicago & Northwestern :—						
Cedar Rapids & Missouri River,	7s,	1916,		25,000.00	25,000.00	36,000.00
Escanaba & Lake Superior,	6s,	1901,		5,000.00	5,000.00	5,200.00
Menominee Extension,	7s,	1911,		7,000.00	7,000.00	9,450.00
Madison "	7s,	1911,		12,000.00	12,000.00	16,200.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		5,000.00	5,000.00	5,500.00
Milwaukee, Lake Shore & Western,	6s,	1921,		20,000.00	20,000.00	28,000.00
Northwestern Union,	7s,	1917,		26,500.00	26,500.00	38,955.00
Northern Illinois,	5s,	1910,		10,000.00	10,000.00	11,300.00
Chicago, Rock Island & Pac., Cons.,	4s,	1988,		20,000.00	20,000.00	21,200.00
Detroit, Grand Rapids & Western,	4s,	1946,		7,500.00	6,450.00	7,050.00
Evansville & Terre Haute :—						
Mt. Vernon Branch,	6s,	1923,		8,000.00	8,000.00	7,200.00
Sullivan Co. "	5s,	1930,		30,000.00	30,000.00	25,500.00
Lake Shore & Michigan Southern :—						
Kalamazoo & White Pigeon,	5s,	1940,		6,000.00	6,000.00	7,920.00

## UNION SAVINGS BANK, DANBURY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Michigan Central :—				
Kalamazoo & South Haven Div.,	5s, 1939, \$	10,000.00	10,000.00	13,200.00
Mineral Range,	5s, 1931,	10,000.00	10,000.00	10,000.00
Ottawa, Oswego & Fox River Valley,	8s, 1900,	1,000.00	1,000.00	1,030.00
Pittsburgh, McKeesport & Yough.,	6s, 1932,	20,000.00	20,000.00	29,000.00
McKeesport & Belle Vernon,	6s, 1918,	4,000.00	4,000.00	5,280.00
Sunbury, Hazleton & Wilkesbarre,	5s, 1928,	7,300.00	7,300.00	7,665.00
St. Paul, Minneapolis & Manitoba :—				
2d mortgage (now 1st),	6s, 1909,	10,000.00	10,000.00	12,100.00
Dakota Extension,	6s, 1910,	16,000.00	16,000.00	19,520.00
Montana "	4s, 1937,	10,000.00	10,000.00	10,500.00
Totals,		\$ 314,300.00	313,250.00	381,670.00
BANK STOCKS.				
90 shares Danbury Nat., Danbury, Conn.,	\$	9,000.00	9,000.00	9,000.00
130 " National Palquique, " "		13,000.00	13,650.00	14,300.00
50 " City National, So. Norwalk, "		5,000.00	5,000.00	7,500.00
3 " Norwalk " "		300.00	300.00	315.00
47 " Ninth " New York,		4,700.00	4,230.00	4,230.00
Totals,		\$ 32,000.00	32,180.00	35,340.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,247; total amount,	\$711,174.05
2	Number of depositors having \$1,000 and not over \$2,000,	297; total amount,	390,968.89
3	Number of depositors having over \$2,000 and not over \$10,000,	81; total amount,	268,726.53
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,625; total deposits,	\$1,370,869.47
6	Largest amount due a single depositor,		10,000.00
7	Number of accounts opened during the past year, 767; number closed, 688; increase, 79.		
8	Amount deposited, including interest credited, during the past year,		345,263.52
9	Amount withdrawn during the past year,		295,195.23
10	Amount of increase,		50,068.29
11	Amount of income received during the past year was		71,073.92
12	Total expenses, including salaries, during the past year, were		3,984.36

## UNION SAVINGS BANK, DANBURY.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

13	State tax during the past year was . . . . .	\$3,005.80
14	Dividends the past year: 2 per cent. paid Oct. 1, 1898; amount, \$25,194.02 *2 per cent. paid Apr. 1, 1899; amount, 25,449.06—	50,643.08
15	Net amount of premiums charged off the past year, . . . . .	5,865.10
16	Total amount of loans of every description charged off the past year, . . . . .	13,695.88
17	Amount of past due paper at this time is . . . . .	0
18	Amount carried to surplus, or profit and loss, during the past year was . . . . .	8,111.45
19	Amount of assets yielding no income the past year, . . . . .	19,185.00
20	Loans on real estate—are they all first mortgages? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	23,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	8,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	8,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	2½%
25	Net income from foreclosed real estate during the past year, . . . . .	1,346.10
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Thursday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Thursday in July.	
28	*On April 1st, 1899, 1½ per cent. was paid on amounts in excess of \$3,000.00.	

OFFICERS.—President, Samuel C. Holley; Treasurer, Carroll D. Ryder; Directors or Trustees, William J. Rider, Chas. A. Mallory, John H. Fanton, Samuel C. Holley, Carroll D. Ryder, George E. Chichester, Willis H. Austin, Luman L. Hubbell, Thomas C. Millard.



## WATERBURY SAVINGS BANK.

F. J. KINGSBURY, Treasurer.

INCORPORATED 1850.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,866,989.78	Whole amount of deposits, \$4	110,657.21
Loans on collateral sec'y, . . .	394,358.71	Surplus account, . . .	150,000.00
Loans on pers'l sec'y only, . . .	66,500.00	Profit and loss account, . . .	50,400.32
Town, city, and borough notes and orders, . . .	20,680.11	Rent account, . . .	777.89
School district notes and orders, . . .	950.00		
Town, city, school district, and corporation bonds, . . .	593,000.00		
Railroad bonds, . . .	914,000.00		
Bank stocks in Connecticut, . . .	159,751.66		
Real estate by foreclosure, . . .	24,490.36		
Banking house, . . .	91,811.63		
Insurance and taxes advanced on real estate mortgaged, . . .	1,059.28		
Premium account, . . .	56,310.50		
Over and short account, . . .	2,362.31		
Cash in banks, . . .	128,401.59		
Total Assets, . . .	\$4,320,664.93	Total Liabilities, . . .	\$4,320,664.93

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Waterbury, . . . . .	\$ 10,680.11	10,680.11	10,680.11
City of " . . . . .	10,000.00	10,000.00	10,000.00
Totals, . . . . .	\$ 20,680.11	20,680.11	20,680.11
SCHOOL DISTRICT NOTES AND ORDERS.			
East Farms district, Waterbury, . . . . .	\$ 800.00	\$800.00	\$800.00
South Brooklyn dist., " . . . . .	150.00	150.00	150.00
Totals, . . . . .	\$ 950.00	950.00	950.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Center district, Waterbury, 4s. 1900-1910, . . . . .	\$ 100,000.00	100,000.00	102,000.00
Hartford, First District, 4s. 1927, . . . . .	25,000.00	25,000.00	27,000.00
Waterbury City Hall, 7s. 1901, . . . . .	3,000.00	3,000.00	3,000.00

## WATERBURY SAVINGS BANK.—CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS. — CONTINUED.						
Waterbury, sewer,	4s,	1905-1909,	\$	27,000.00	27,000.00	27,810.00
“ water,	4s,	1900-1903,		20,000.00	20,000.00	20,400.00
Cincinnati, Ohio,	7s,	1904,	.	5,000.00	5,000.00	5,500.00
Willimantic, Conn.,	4s,	1904,	.	10,000.00	10,000.00	10,200.00
Minneapolis, Minn.,	4s,	1919,	.	20,000.00	20,000.00	21,200.00
New Haven, town,	4s,	1907,	.	60,000.00	60,000.00	61,800.00
Toledo, Ohio,	4½s,	1906,	.	25,000.00	25,000.00	26,250.00
Omaha, Neb.,	4½s,	1906,	.	15,000.00	15,000.00	15,750.00
“	4½s,	1900-1906,	.	15,500.00	15,500.00	15,655.00
Pueblo, Col.,	5s,	1907,	.	10,000.00	10,000.00	10,900.00
Dubuque, Iowa,	4s,	1917,	.	15,000.00	15,000.00	15,900.00
Pawtucket, R. I.,	4s,	1937,	.	15,000.00	15,000.00	16,500.00
Kansas City, Mo.,	4½s,	1915,	.	25,000.00	25,000.00	27,500.00
Center School dist., Waterbury,	4s,	1929-1941,	.	30,000.00	30,000.00	32,700.00
Kansas City, Mo.,	5s,	1911,	.	25,000.00	25,000.00	28,750.00
“	5s,	1917,	.	6,000.00	6,000.00	7,080.00
Toledo, Ohio,	3½s,	1929,	.	5,000.00	5,000.00	5,000.00
St. Joseph, Mo.,	6s,	1903,	.	20,000.00	20,000.00	21,000.00
Belfast, Me.,	4s,	1918,	.	20,000.00	20,000.00	21,200.00
Town of Waterb'y, Courthouse,	4s,	1903-1913,	.	45,000.00	45,000.00	46,250.00
New Britain, Conn.,	3½s,	1924,	.	25,000.00	25,000.00	25,750.00
Columbus, Ohio,	4s,	1907,	.	26,500.00	26,500.00	27,295.00
Totals,	.	.	.	\$ 593,000.00	593,000.00	622,490.00
RAILROAD BONDS.						
Chicago & Northwest, Men. Ex.,	7s,	1911,	\$	50,000.00	50,000.00	65,000.00
New York, Providence & Boston,	4s,	1901,		50,000.00	50,000.00	50,500.00
Wisconsin Valley,	7s,	1909,		27,000.00	27,000.00	33,750.00
Chicago, Milwaukee & St. Paul,	6s,	1909,		25,000.00	25,000.00	30,000.00
Delaware & Bound Brook,	7s,	1905,		20,000.00	20,000.00	23,000.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		20,000.00	20,000.00	22,000.00
Chicago & Tomah,	6s,	1905,		20,000.00	20,000.00	22,000.00
New York, New Haven & Hartford,	4s,	1903,		2,000.00	2,000.00	2,020.00
Harlem & Portchester,	4s,	1911,		15,000.00	15,000.00	15,600.00
Evansville & Terre Haute,	6s,	1923,		11,000.00	11,000.00	14,850.00
McKeesport & Belle Vernon,	6s,	1918,		16,000.00	16,000.00	20,800.00
New York, Providence & Boston,	4s,	1942,		10,000.00	10,000.00	11,000.00
Chesapeake & Ohio,	6s,	1911,		10,000.00	10,000.00	12,000.00
Utica & Black River,	4s,	1922,		10,000.00	10,000.00	10,700.00
Terre Haute & Indianapolis,	5s,	1925,		50,000.00	50,000.00	60,000.00
Chicago, Burlington & Quincy,	7s,	1903,		25,000.00	25,000.00	30,000.00
Albany & Susquehanna,	6s,	1906,		80,000.00	80,000.00	89,600.00
Pittsburg, McKeesport & Youg.,	6s,	1932,		8,000.00	8,000.00	11,600.00
Clearfield & Mahoning,	5s,	1943,		10,000.00	10,000.00	13,000.00
Syracuse, Binghamton & New York,	7s,	1906,		25,000.00	25,000.00	28,750.00

## WATERBURY SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Illinois Central,	3½s, 1951, \$	50,000.00	50,000.00	51,500.00
Chicago, Burlington & Quincy,	7s, 1903,	25,000.00	25,000.00	27,000.00
Milwaukee, Lake Shore & Western,	6s, 1924,	10,000.00	10,000.00	13,000.00
Chicago, Burlington & Quincy,	4s, 1919,	36,000.00	36,000.00	38,160.00
“ “ “ “	4s, 1927,	25,000.00	25,000.00	27,000.00
St. Paul, Minn. & Manitoba,	6s, 1909,	45,000.00	45,000.00	51,750.00
“ “ “ “	6s, 1933,	25,000.00	25,000.00	36,250.00
Delaware, Lack. & Western,	7s, 1907,	17,000.00	17,000.00	20,400.00
Delaware & Hudson,	7s, 1917,	10,000.00	10,000.00	14,000.00
Staten Island,	4½s, 1943,	42,000.00	42,000.00	50,400.00
Michigan Central,	4s, 1940,	19,000.00	19,000.00	20,900.00
Erie & Pittsburg,	3½s, 1940,	25,000.00	25,000.00	25,500.00
Beech Creek,	4s, 1936,	25,000.00	25,000.00	27,500.00
Rensselaer & Saratoga,	7s, 1921,	20,000.00	20,000.00	30,000.00
Harlem & Portchester,	7s, 1913,	20,000.00	20,000.00	21,800.00
New York & Long Branch,	4s, 1941,	25,000.00	25,000.00	27,500.00
New England R. R. Co.,	5s, 1945,	11,000.00	11,000.00	14,300.00
Totals,	\$	914,000.00	914,000.00	1,063,130.00
BANK STOCKS.				
615 shares Citizens National, Waterbury,	\$	61,500.00	61,500.00	86,100.00
332 “ Waterbury “ “		16,600.00	16,600.00	28,220.00
50 “ Fourth “ “		5,000.00	5,000.00	7,000.00
20 “ Manufacturers “ “		2,000.00	2,000.00	2,200.00
45 “ First “ Portland,		4,500.00	4,500.00	4,950.00
92 “ Pahquioque “ Danbury,		9,200.00	9,200.00	10,120.00
128 “ First “ Litchfield,		12,800.00	12,800.00	12,800.00
40 “ “ “ Meriden,		4,000.00	4,000.00	5,200.00
50 “ Merchants “ New Haven,		2,500.00	2,500.00	2,500.00
100 “ First “ Middletown,		10,000.00	10,000.00	11,000.00
14 “ Birmingham “		1,400.00	1,400.00	1,960.00
11 “ New Britain “		1,100.00	1,100.00	1,760.00
26⅔ “ Danbury “		2,666.66	2,666.66	2,666.66
4 “ Hartford “		400.00	400.00	520.00
50 “ Thomaston “		5,000.00	5,000.00	5,500.00
30 “ Aetna “		3,000.00	3,000.00	4,200.00
11 “ Middlesex “		1,100.00	1,100.00	1,320.00
80 “ Second “ Norwich,		8,000.00	7,510.00	7,510.00
75 “ First “ “		7,500.00	6,975.00	6,975.00
25 “ Fairfield Co. “ Norwalk,		2,500.00	2,500.00	2,500.00
Totals,	\$	160,766.66	159,751.66	205,001.66

## WATERBURY SAVINGS BANK.— CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,788; total amount, \$1,767,756.12
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	779; total amount, 1,016,379.06
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	351; total amount, 1,214,856.52
4	Number of depositors having over \$10,000, . . . . .	9; total amount, 120,695.51
5	Total number of depositors, . . . . .	7,927; total deposits, \$4,119,687.21
6	Largest amount due a single depositor, . . . . .	28,530.02
7	Number of accounts opened during the past year, 1,686; number closed, 581; increase, 1,105.	
8	Amount deposited, including interest credited, during the past year, . . . . .	973,770.25
9	Amount withdrawn during the past year, . . . . .	664,705.98
10	Amount of increase, . . . . .	309,064.27
11	Amount of income received during the past year was . . . . .	203,689.82
12	Total expenses, including salaries, during the past year, were . . . . .	10,559.10
13	State tax during the past year was . . . . .	9,513.07
14	Dividends the past year : 2 per cent. paid Feb., 1899 ; amount, \$73,483.61 2 per cent. paid Aug., 1899 ; amount, 76,966.98—	150,450.59
15	Net amount of premiums charged off the past year, . . . . .	34,157.10
16	Total amount of loans of every description charged off the past year, . . . . .	0
17	Amount of past due paper at this time is . . . . .	0
18	Amount carried to surplus, or profit and loss, during the past year, was . . . . .	—
19	Amount of assets yielding no income the past year, . . . . .	6,000.00
20	Loans on real estate — are they all first mortgages ? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	40,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	20,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	60,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	3½%.
25	Net income from foreclosed real estate during the past year, . . . . .	791.68
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in June.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in June.	

OFFICERS.— President, E. L. Frisbie ; Treasurer, F. J. Kingsbury ; Directors or Trustees, J. M. Burrall, F. L. Curtis, E. L. Frisbie, F. J. Kingsbury, James S. Elton, D. S. Plume, J. W. Smith, E. D. Steele, N. J. Welton.

## THE WATERTOWN SAVINGS BANK.

B. H. MATTOON, Treasurer.

INCORPORATED, 1894.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$113,806.66	Whole amount of deposits, . . .	\$156,599.37
Loans on collateral sec'y, . .	7,100.00	Surplus account, . . .	5,261.21
Loans on personal security only, . . .	9,850.00	Interest account, less current expenses and taxes paid, . . .	1,052.35
Town, city, and borough notes and orders, . . .	14,468.07		
School district notes and orders, . . .	4,670.00		
Cash in banks, . . .	11,807.05		
Cash in vault, . . .	1,211.15		
Total Assets, . . .	\$162,912.93	Total Liabilities, . . .	\$162,912.93

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Watertown, Conn., . . . . .	\$ 14,468.07	14,468.07	14,468.07
SCHOOL DISTRICT NOTES AND ORDERS.			
Center, Watertown, . . . . .	\$ 4,550.00	4,550.00	4,550.00
South, " . . . . .	120.00	120.00	120.00
Totals, . . . . .	\$ 4,670.00	4,670.00	4,670.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	770; total amount, . . . . .	\$109,200.81
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	35; total amount, . . . . .	43,094.87
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	2; total amount, . . . . .	4,803.69
4	Number of depositors having over \$10,000, . . . . .	0; total amount, . . . . .	0
5	Total number of depositors, . . . . .	807; total deposits, . . . . .	\$156,599.37
6	Largest amount due a single depositor, . . . . .		2,191.64
7	Number of accounts opened during the past year, 162; number closed, 33; increase, 129.		
8	Amount deposited, including interest credited, during the past year, . . . . .		71,712.04
9	Amount withdrawn during the past year, . . . . .		46,544.02



## THE WATERTOWN SAVINGS BANK. — CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

10	Amount of increase, . . . . .	\$25,168.02
11	Amount of income received during the past year was . . . . .	7,626.03
12	Total expenses, including salaries, during the past year, were . . . . .	652.04
13	State tax during the past year was . . . . .	218.84
14	Dividends the past year : 2 per cent. paid January 1, 1899 ; amount, \$2,429.34 . . . . .	
	2 per cent. paid July 1, 1899 ; amount, 2,681.89 — . . . . .	5,111.23
15	Net amount of premiums charged off the past year, . . . . .	0
16	Total amount of loans of every description charged off the past year, . . . . .	0
17	Amount of past due paper at this time is . . . . .	0
18	Amount carried to surplus, or profit and loss, during the past year, was . . . . .	1,576.28
19	Amount of assets yielding no income the past year, . . . . .	0
20	Loans on real estate—are they all first mortgages ? . . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	12,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	2,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	6,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	—
25	Net income from foreclosed real estate during the past year, . . . . .	—
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in January.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in January.	
28	No discrimination in per cent. of dividend.	

OFFICERS. — President, A. N. Woolson; Treasurer, B. H. Mattoon; Directors or Trustees, A. N. Woolson, Chas. B. Mattoon, B. H. Mattoon, George H. Cowell, Jonathan Wootten, James M. Benton, Henry T. Dayton, Thomas Shields, Wm. H. Smith, Wm. J. Munson, B. C. Atwood, A. H. Scovill.

## WESTPORT SAVINGS BANK.

B. L. WOODWORTH, Treasurer.

INCORPORATED, 1860.

## STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . . . .	\$51,510.00	Whole amount of deposits, . . . . .	\$118,249.94
Town orders, . . . . .	17,000.00	Surplus account, . . . . .	4,000.00
City bonds, . . . . .	18,000.00	Interest account, less cur-	
Railroad bonds, . . . . .	10,000.00	rent expenses and taxes	
Bank stocks in Connecticut, . . . . .	5,600.00	paid, . . . . .	521.11
Bank stocks in other States, . . . . .	9,800.00	Profit and loss account, . . . . .	5,473.00
Real estate by foreclosure, . . . . .	8,000.00	Rent account, . . . . .	311.85
Cash in banks, . . . . .	7,872.90		
Cash in vault, . . . . .	773.00		
Total Assets, . . . . .	\$128,555.90	Total Liabilities, . . . . .	\$128,555.90

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDERS.			
Town of Westport, . . . . .	\$ 17,000.00	17,000.00	17,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORA- TION BONDS.			
City of St. Paul, Minn., . . . . . 4s, 1920, \$	3,000.00	3,000.00	3,330.00
“ Chicago, Ill., . . . . . 4s, 1921, . . . . .	5,000.00	5,000.00	5,300.00
“ Toledo, O., . . . . . 5s, 1903, . . . . .	5,000.00	5,000.00	5,300.00
“ Omaha, Neb., . . . . . 5s, 1912, . . . . .	5,000.00	5,000.00	5,650.00
Totals, . . . . .	\$ 18,000.00	18,000.00	19,580.00
RAILROAD BONDS.			
Terre H. & Indian'lis (cons.), 1st m., 5s, 1925, \$	5,000.00	5,000.00	5,000.00
Illinois Central R. R., “ 4s, 1951, . . . . .	5,000.00	5,000.00	5,500.00
Totals, . . . . .	\$ 10,000.00	10,000.00	10,500.00
BANK STOCKS.			
50 shares Fourth National, New York, . . . . . \$	5,000.00	5,000.00	8,500.00
6 “ Western “ “ . . . . .	600.00	600.00	2,100.00
15 “ American Ex. Nat'l, “ . . . . .	1,500.00	1,500.00	2,775.00
10 “ National Park, “ . . . . .	1,000.00	1,000.00	4,750.00
17 “ Continental National, New York, . . . . .	1,700.00	1,700.00	2,176.00
19 “ Windham “ Willimantic. Ct., . . . . .	1,900.00	1,900.00	1,900.00
37 “ First National, Westport, . . . . .	3,700.00	3,700.00	3,700.00
Totals, . . . . .	\$ 15,400.00	15,400.00	25,901.00

## WESTPORT SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	535; total amount,	\$66,791.02
2	Number of depositors having \$1,000 and not over \$2,000, .	13; total amount,	17,817.96
3	Number of depositors having over \$2,000 and not over \$10,000, .	10; total amount,	33,640.96
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . . . .	558; total deposits,	\$118,249.94
6	Largest amount due a single depositor, . . . . .		5,667.10
7	Number of accounts opened during the past year, 65; number closed, 40; increase, 25.		
8	Amount deposited, including interest credited, during the past year, . . . . .		16,241.61
9	Amount withdrawn during the past year, . . . . .		9,327.13
10	Amount of increase, . . . . .		6,914.48
11	Amount of income received during the past year was . . . . .		5,082.62
12	Total expenses, including salaries, during the past year, were . . . . .		836.56
13	State tax during the past year was . . . . .		135.96
14	Dividends the past year : 2 per cent. paid Jan., 1899; amount, \$2,200.14 2 per cent. paid July, 1899; amount, 2,265.54—		4,465.68
15	Net amount of premiums charged off the past year, . . . . .		728.00
16	Total amount of loans of every description charged off the past year, . . . . .		0
17	Amount of past due paper at this time is . . . . .		5,000.00
18	Amount carried to surplus, or profit and loss, during the past year was . . . . .		500.00
19	Amount of assets yielding no income the past year, . . . . .		11,000.00
20	Loans on real estate—are they all first mortgages? . . . . .		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .		10,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .		0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .		0
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .		11.85
25	Net income from foreclosed real estate during the past year, net, . . . . .		
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July 24, 1899.		
27	Date of annual meeting to elect President, Treasurer, and other officers, July 24, 1899.		

OFFICERS.— President, George S. Adams; Treasurer, B. L. Woodworth; Directors or Trustees, George S. Adams, Henry T. Burr, Wm. Edgar Nash, Henry E. Sherwood, Wm. E. Osborn, Henry A. Ogden, Wm. H. Marvin, James E. Hubbell, Rufus Wakeman.

## THE WEST SIDE SAVINGS BANK, WATERBURY.

BURTON G. BRYAN, Treasurer.

INCORPORATED, 1899

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$164,555.00	Whole amount of deposits, . . .	\$240,906.40
Loans on collateral sec'y, . .	7,200.00	Surplus account, . . .	2,000.00
Loans on personal sec'y only, .	13,000.00	Profit and loss account, . . .	4,751.74
Town, city, and borough notes and orders, . . .	24,600.00		
School district notes and orders, . . . . .	6,800.00		
Bank stocks in Connecticut, .	14,700.00		
Bank stocks in other States, .	1,000.00		
Real estate by foreclosure, . .	2,602.05		
Premium account, . . . . .	5,400.00		
Cash in banks, . . . . .	7,801.09		
Total Assets, . . . . .	\$247,658.14	Total Liabilities, . . . . .	\$247,658.14

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Waterbury, . . . . .	\$ 10,000.00	10,000.00	10,000.00
“ “ “ “ “ “ . . . . .	10,000.00	10,000.00	10,000.00
Town of Watertown, . . . . .	2,000.00	2,000.00	2,000.00
“ “ “ “ “ “ . . . . .	2,000.00	2,000.00	2,000.00
“ “ “ “ “ “ . . . . .	600.00	600.00	600.00
Totals, . . . . .	\$ 24,600.00	24,600.00	24,600.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Town Plat School District, . . . . .	\$ 6,500.00	6,500.00	6,500.00
Bucks Hill “ “ “ “ “ “ . . . . .	200.00	200.00	200.00
“ “ “ “ “ “ . . . . .	100.00	100.00	100.00
Totals, . . . . .	\$ 6,800.00	6,800.00	6,800.00
BANK STOCKS.			
26 shares Ansonia National, . . . . .	\$ 1,300.00	1,300.00	2,080.00
4 “ Bristol “ “ “ “ . . . . .	400.00	400.00	700.00
2 “ Danbury “ “ “ “ . . . . .	200.00	200.00	200.00
26 “ American “ Hartford, . . . . .	1,300.00	1,300.00	1,950.00
11 “ Phoenix “ “ “ . . . . .	1,100.00	1,100.00	1,375.00

# THE WEST SIDE SAVINGS BANK, WATERBURY.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.							
23 shares	First	National,	Hartford,	\$	2,300.00	2,300.00	2,645.00
4	"	Home	"		400.00	400.00	500.00
20	"	Merchants	"		1,000.00	1,000.00	1,200.00
7	"	First	"		700.00	700.00	700.00
4	"	City	"		400.00	400.00	700.00
25	"	First	"		2,500.00	2,500.00	3,125.00
13	"	Citizens	"		1,300.00	1,300.00	1,625.00
6	"	Waterbury	"		300.00	300.00	1,950.00
15	"	Fourth	"		1,500.00	1,500.00	2,100.00
40	"	Oriental,	New York City,		1,000.00	1,000.00	1,900.00
Totals,					\$ 15,700.00	15,700.00	22,750.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	914; total amount,	\$157,269.45
2	Number of depositors having \$1,000 and not over \$2,000,	60; total amount,	69,307.78
3	Number of depositors having over \$2,000 and not over \$10,000,	6; total amount,	14,329.17
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	980; total deposits,	\$240,906.40
6	Largest amount due a single depositor,		3,174.27
7	Number of accounts opened during the past year, 479; number closed, 218; increase, 261.		
8	Amount deposited, including interest credited, during the past year,		182,594.57
9	Amount withdrawn during the past year,		102,378.82
10	Amount of increase,		80,215.75
11	Amount of income received during the past year was		12,159.34
12	Total expenses, including salaries, during the past year, were		1,199.19
13	State tax during the past year was		310.94
14	Dividends the past year:		
	2 per cent. paid Jan. 2, 1899; amount,	\$2,962.39	
	2 per cent. paid July 1, 1899; amount,	3,698.09—	6,660.48
15	Net amount of premiums charged off the past year,		88.50
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Amount carried to surplus or profit and loss during the past year was		500.00
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate— are they all first mortgages?		Yes.



# THE WEST SIDE SAVINGS BANK, WATERBURY.—

## CONTINUED.

### MISCELLANEOUS ITEMS.—CONTINUED.

21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .	\$29,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .	5 000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .	5 000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . . .	0
25	Net income from foreclosed real estate during the past year, . . . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in October.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in October.	

OFFICERS.—President, J. R. Smith; Treasurer, Burton G. Bryan; Directors or Trustees, J. R. Smith, Thomas Kelly, John Henderson, Jr., Alexander Limont, Geo. H. Cowell, Lewis A. Platt, H. W. Lake, Chris. Strobel, M. Guilfoil. Cornelius Tracy, Nathaniel R. Bronson, B. G. Bryan.

## WILLIMANTIC SAVINGS INSTITUTE.

NOAH D. WEBSTER, Treasurer.

INCORPORATED, 1842.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$213,724.20	Whole amount of deposits, . .	\$511,319.70
Loans on collateral security, . .	15,465.00	Surplus account, . . .	25,000.00
Loans on personal sec'y only, . .	6,375.00	Profit and loss account, . .	2,703.00
Town, city, and borough notes and orders, . . .	30,900.00	Special interest account, . .	95.90
School district notes and orders, . . .	8,000.00		
United States bonds, . . .	8,500.00		
Town, city, school district, and corporation bonds, . .	51,530.00		
Railroad bonds, . . .	37,000.00		
Insurance stocks, . . .	2,100.00		
Bank stocks in Connecticut, . .	36,000.00		
Real estate by foreclosure, . .	26,665.00		
Banking house, . . .	25,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	27.11		
Premium account, . . .	10,467.04		
Cash in banks, . . .	63,140.22		
Cash in vault, . . .	4,225.03		
Total Assets, . . .	\$539,118.60	Total Liabilities, . . .	\$539,118.60

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS. Threes, . . . . .	\$ 8,500.00	8,500.00	9,222.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Willimantic, Note, . . . . .	\$ 20,000.00	20,000.00	20,000.00
"    "    Water Fund Order, . . . . .	4,000.00	4,000.00	4,000.00
Town of Windham, Order, . . . . .	6,900.00	6,900.00	6,900.00
Totals, . . . . .	\$ 30,900.00	30,900.00	30,900.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District, Windham, . . . . .	\$ 8,000.00	8,000.00	8,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Lincoln, Neb., 7s. 1899-04, S	7,500.00	7,500.00	7,780.00
"    Richmond, Ind., 7s. 1899-04, S	3,000.00	3,000.00	3,326.00
"    "    "    7s. 1902-05, S	1,800.00	1,800.00	1,919.00

## WILLIMANTIC SAVINGS INSTITUTE. — CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS. — CONTINUED.						
City of Kansas City, Kan.,	7s,	1900,	\$	1,000.00	1,000.00	1,019.00
" South Bend, Ind.,	7s,	1900-5,		2,400.00	2,400.00	2,615.00
" Wichita, Kan.,	7s,	1902-3,		5,000.00	5,000.00	5,280.00
" Anderson, Ind.,	7s,	1899-1904,		7,830.00	7,830.00	7,830.00
" Superior, Wis.,	7s,	1910,		5,000.00	5,000.00	6,000.00
" " "	7s,	1911,		5,000.00	5,000.00	6,037.00
N. Y. Suburban Water Co.,	5s,	1925,		11,000.00	9,000.00	9,000.00
Utica Cement Co.,	6s,	1901,		4,000.00	4,000.00	4,000.00
Totals,			\$	53,530.00	51,530.00	54,806.00
RAILROAD BONDS.						
Illinois Central, Springfield Div.,	3½s,	1951,	\$	5,000.00	5,000.00	5,100.00
Sunbury, H. & Wilkesbarre,	5s,	1928,		4,000.00	4,000.00	4,280.00
Evansville & Terre Haute:—						
Sullivan County Branch,	5s,	1930,		27,000.00	27,000.00	22,950.00
Minneapolis St. Ry.,	7s,	1910,		1,000.00	1,000.00	1,100.00
Totals,			\$	37,000.00	37,000.00	33,430.00
BANK STOCKS.						
93 shares Windham National,			\$	9,300.00	9,300.00	10,695.00
12 " Merchants " Norwich,				1,200.00	1,200.00	1,440.00
48 " First " "				4,800.00	4,800.00	4,800.00
125 " Second " "				12,500.00	12,500.00	12,500.00
2 " Thames " "				200.00	200.00	320.00
60 " Nat. Bk. Commerce, New London,				6,000.00	6,000.00	8,700.00
20 " Aetna National, Hartford,				2,000.00	2,000.00	3,300.00
Totals,			\$	36,000.00	36,000.00	41,755.00
INSURANCE STOCKS.						
Aetna Insurance Co., Hartford,			\$	1,100.00	1,100.00	3,212.00
Phoenix Insurance Co., " "				1,000.00	1,000.00	1,800.00
Totals,			\$	2,100.00	2,100.00	5,012.00

## WILLIMANTIC SAVINGS INSTITUTE.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,182; total amount,	\$361,904.48
2	Number of depositors having \$1,000 and not over \$2,000,	66; total amount,	86,579.88
3	Number of depositors having over \$2,000 and not over \$10,000,	22; total amount,	62,835.34
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,270; total deposits,	\$511,319.70
6	Largest amount due a single depositor,		7,547.90
7	Number of accounts opened during the past year, 77; number closed, 76; increase, 1.		
8	Amount deposited, including interest credited, during the past year,		20,969.80
9	Amount withdrawn during the past year,		31,408.45
10	Amount of decrease,		10,438.65
11	Amount of income received during the past year was		24,543.49
12	Total expenses, including salaries, during the past year, were		2,269.68
13	State tax during the past year was		1,053.50
14	Dividends the past year :		
	2 per cent. paid April, 1899; amount,	\$10,062.98	
	2 per cent. paid October, 1899; amount,	9,999.50—	20,062.48
15	Net amount of premiums charged off the past year,		—
16	Total amount of loans of every description charged off the past year,		2,843.77
17	Amount of past due paper at this time is		—
18	Amount carried to surplus, or profit and loss, during the past year was		1,751.49
19	Amount of assets yielding no income the past year,		10,175.00
20	Loans on real estate—are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		27,500.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,400.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		5,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		1 $\frac{27}{100}$ %.
25	Net income from foreclosed real estate during the past year,		528.34
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in June.		
27	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in June.		

OFFICERS.—President, M. Eugene Lincoln; Treasurer, Noah D. Webster; Directors or Trustees, John Hickey, Samuel L. Burlingham, Chas. A. Capen, Wm. H. Yeomans, Frank Larrabee, Frank F. Webb.

## WINDHAM COUNTY SAVINGS BANK, DANIELSON.

C. C. YOUNG, Treasurer.

INCORPORATED, 1864

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$215,670.00	Whole amount of deposits,	\$568,614.53
Loans on collateral security,	40,750.00	Surplus account,	6,000.00
Loans on personal security only,	26,861.50	Interest account, less current expenses and taxes paid,	8,328.19
Town, city, and borough notes and orders,	34,200.00		
School district notes and orders,	2,965.00		
Town, city, school district, and corporation bonds,	41,685.00		
Railroad bonds,	84,040.00		
Bank stocks in Connecticut,	15,200.00		
Bank stocks in other States,	12,820.00		
Real estate by foreclosure,	60,300.00		
Banking house,	16,350.00		
Insurance and taxes advanced on real estate mortgaged,	948.74		
Cash in banks,	18,288.68		
Cash in vault,	12,863.80		
Total Assets,	\$582,942.72	Total Liabilities,	\$582,942.72

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Killingly,	\$ 18,000.00	18,000.00	18,000.00
" Sterling,	1,500.00	1,500.00	1,500.00
Borough of Danielson,	14,700.00	14,700.00	14,700.00
Totals,	\$ 34,200.00	34,200.00	34,200.00
SCHOOL DISTRICT NOTES AND ORDERS.			
School District No. 4, Killingly,	\$ 500.00	500.00	500.00
" " " 6, " "	400.00	400.00	400.00
" " " 9, " "	1,590.00	1,590.00	1,590.00
" " " 13, " "	475.00	475.00	475.00
Totals,	\$ 2,965.00	2,965.00	2,965.00



# WINDHAM COUNTY SAVINGS BANK. DANIELSON.— CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET. VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.				
St. Paul, Minn.,	4½s, 1919, \$	6,000 00	6,000.00	7,020.00
Duluth, Minn.,	6s, 1908,	2,000.00	2,000.00	2,350 00
New Albany, Ind.,	5s, 1908,	7,000.00	7,000.00	7,840.00
Dubuque, Iowa,	5s, 1902,	5,000.00	5,000.00	5,200 00
Columbus, Ohio,	4½s, 1903,	2,000.00	2,375.00	2,375.00
Tacoma, Wash.,	5s, 1913,	10,000.00	10,000.00	10,500.00
N. Y. Suburban Water Co.,	5s,	6,000.00	4,255 00	4,255.00
Topeka Water Co.,	5s,	6,500.00	4,755.00	4,755 00
Ashtabula Water Co.,	6s,	1,000.00	300.00	300.00
Totals,	\$	45,500.00	41,685.00	44,595.00
RAILROAD BONDS.				
Chicago, Burlington & Quincy,	7s, 1903,	5,000.00	5,600.00	5,650.00
Chicago, Milwaukee & St. Paul :—				
Mineral Point Division,	5s, 1910,	10,000.00	10,000.00	11,300.00
Chicago & Northwestern :—				
Madison Extension,	7s, 1911,	14,000.00	16,595 00	18,900.00
Menominee "	7s, 1911,	10,000.00	11,775.00	13,500.00
Iowa Division,	4½s, 1902,	15,000.00	15,000.00	15,500.00
St. Paul, Minneapolis & Manitoba :—				
Dakota Extension,	6s, 1910,	5,000.00	5,575.00	6,250.00
Sunbury, Hazelton & Wilkesbarre,	5s, 1928,	11,000.00	11,000.00	12,100.00
Staten Island,	4½s, 1943,	5,000.00	5,000.00	5,500 00
Oswego & Rome,	7s, 1915,	3,000.00	3,495.00	4,260.00
Totals,	\$	78,000.00	84,040.00	92,960.00
BANK STOCKS.				
40 shares First National, Norwich,	\$	4,000.00	4,000.00	4,000.00
100 " Second " "	.	10,000.00	10,000.00	10,000.00
12 " Merchants " "	.	1,200.00	1,200.00	1,440.00
75 " Ninth " New York,	.	7,500.00	7,500.00	7,500.00
40 " Continental " "	.	4,000.00	5,320.00	5,520.00
Totals,	\$	26,700.00	28,020.00	28,460.00

# WINDHAM COUNTY SAVINGS BANK, DANIELSON.— CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,932; total amount,	\$341,730.19
2	Number of depositors having 1,000 and not over \$2,000,	108; total amount,	143,302.27
3	Number of depositors having over \$2,000 and not over \$10,000,	27; total amount,	83,582.16
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,067; total deposits,	\$568,614.53
6	Largest amount due a single depositor,		5,648.72
7	Number of accounts opened during the past year, 303; number closed, 254; increase, 49.		
8	Amount deposited, including interest credited, during the past year,		134,166.76
9	Amount withdrawn during the past year,		128,149.79
10	Amount of increase,		6,016.97
11	Amount of income received during the past year was		28,611.17
12	Total expenses, including salaries, during the past year, were.		2,335.74
13	State tax during the past year was		1,064.16
14	Dividends the past year:—		
	2 per cent. paid Oct., 1898; amount, \$10,798.94		
	2 per cent. paid Apr., 1899; amount, 10,881.12—		21,680.06
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		4,000.00
17	Amount of past due paper at this time is		1,775.00
18	Amount carried to surplus, or profit and loss, during the past year; was		4,700.00
19	Amount of assets yielding no income the past year,		2,000.00
20	Loans on real estate—are they all first mortgages?		—
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		17,750.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		8,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		14,500.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		1
25	Net income from foreclosed real estate during the past year,		650.00
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.		

OFFICERS. — President, James Perkins; Vice-President, R. R. James; Treasurer, C. C. Young; Directors or Trustees, A. D. Putnam, C. D. Chase, John A. Paine, Lysander Warren, C. A. Young, F. E. Bitgood, James M. Paine.

## WINDSOR LOCKS SAVINGS BANK.

A. W. CONVERSE, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$59,171.36	Whole amount of deposits, . . .	\$158,915.58
Loans on personal security only, . . .	4,740.00	Surplus account, . . .	2,500.00
School district notes and orders, . . .	93.00	Interest account, less current expenses and taxes paid, . . .	1,093.58
Town, city, school district, and corporation bonds, . . .	2,000.00		
Railroad bonds, . . .	40,860.00		
Bank stocks in Connecticut, . . .	46,593.00		
Cash in banks, . . .	7,372.29		
Cash in vault, . . .	1,679.51		
Total Assets, . . .	\$162,509.16	Total Liabilities, . . .	\$162,509.16

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Southeast District of Suffield, . . . . . \$	93.00	93.00	93.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
San Diego bonds, \$500 each, 4½s, 1909-22, \$	2,000.00	2,000.00	2,300.00
RAILROAD BONDS.			
Chicago & Northwestern:—			
Chicago & Tomah Division, 6s, 1905, \$	1,000.00	1,000.00	1,150.00
Northwestern Union, 6s, 1929,	12,000.00	14,160.00	14,500.00
Chicago, Mil. & St. Paul:—			
Dubuque Division, 6s, 1920,	18,000.00	20,700.00	23,760.00
Staten Island R. R., 4½s, 1943,	5,000.00	5,000.00	5,500.00
Totals, . . . . . \$	36,000.00	40,860.00	44,910.00
BANK STOCKS.			
29 shares First National, Suffield, . . . \$	2,900.00	2,900.00	4,350.00
40 " City, Hartford, . . .	4,000.00	4,000.00	4,480.00
79 " State, " . . .	7,900.00	8,200.00	9,235.00
135 " American National, " . . .	6,750.00	9,000.00	10,125.00
70 " Hartford " " . . .	7,000.00	9,600.00	9,800.00
5 " First " " . . .	500.00	500.00	600.00
14 " Aetna " " . . .	1,400.00	2,280.00	2,520.00

## WINDSOR LOCKS SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
26 shares	Phoenix National, Hartford, .	\$ 2,600.00	3,293.00	3,328.00
30 "	First " Middletown, .	3,000.00	3,000.00	3,500.00
10 "	Thames " Norwich, .	1,000.00	1,580.00	1,580.00
20 "	Chart'r Oak " Hartford, .	2,000.00	1,890.00	1,960.00
7 "	National Exchange, "	350.00	350.00	469.00
Totals, . . . . .		\$ 39,400.00	46,593.00	51,947.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	1,041; total amount,	\$54,390.27
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	53; total amount,	67,484.21
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	12; total amount,	37,041.10
4	Number of depositors having over \$10,000, . . . . .	0; total amount,	0
5	Total number of depositors, . . . . .	1,106; total deposits,	\$158,915.58
6	Largest amount due a single depositor, . . . . .		5,472.18
7	Number of accounts opened during the past year, 226; number closed, 159; increase, 67.		
8	Amount deposited, including interest credited, during the past year, . . . . .		94,108.17
9	Amount withdrawn during the past year, . . . . .		68,658.01
10	Amount of increase, . . . . .		25,450.16
11	Amount of income received during the past year was . . . . .		8,223.19
12	Total expenses, including salaries, during the past year, were . . . . .		686.16
13	State tax during the past year was . . . . .		206.40
14	Dividends the past year:		
	2 per cent. paid Apr., 1899; amount, \$2,678.40		
	2 per cent. paid Oct., 1899; amount, 2,895.99—		5,574.39
15	Net amount of premiums charged off the past year, . . . . .		1,585.95
16	Total amount of loans of every description charged off the past year, . . . . .		0
17	Amount of past due paper at this time is . . . . .		0
18	Amount carried to surplus, or profit and loss, during the past year was . . . . .		300.00
19	Amount of assets yielding no income the past year, . . . . .		0
20	Loans on real estate—are they all first mortgages? . . . . .		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .		6,500.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .		1,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .		0

## WINDSOR LOCKS SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	0
25	Net income from foreclosed real estate during the past year, . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Thursday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Thursday in July.	

OFFICERS.—President, William Mather; Treasurer, A. W. Converse; Directors or Trustees, William Mather, Allen Pease, G. M. Montgomery, C. E. Chaffee, E. B. Bailey, J. W. Johnson, J. H. Hayden, George Glover, George P. Clark, S. R. Burnap, J. R. Montgomery, J. T. Coogan.



## THE WINSTED SAVINGS BANK.

GEORGE S. ROWE, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$531,893.00	Whole amount of deposits, \$1,522,899.36	
Loans on collateral security, . . .	27,590.00	Surplus account, . . .	60,000.00
Loans on personal security only, . . .	95,378.12	Interest account, less current expenses and taxes paid, . . .	41,353.15
Town, city, and borough notes and orders, . . .	65,775.00	Profit and loss account, . . .	20,037.10
School district notes and orders, . . .	17,166.91		
United States bonds, . . .	12,000.00		
State bonds, . . .	10,000.00		
Town, city, school district, and corporation bonds, . . .	310,000.00		
Railroad bonds, . . .	411,661.25		
Bank stocks in Connecticut, . . .	59,000.00		
Bank stocks in other States, . . .	32,725.00		
Real estate by foreclosure, . . .	5,585.28		
Banking house, . . .	5,000.00		
Cash in banks, . . .	49,344.30		
Cash in vault, . . .	11,070.75		
Total Assets, . . .	\$1,644,189.61	Total Liabilities, . . .	\$1,644,189.61

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
United States 4s, 1907, . . . . . \$	10,000.00	10,000.00	11,100.00
“ “ 3s, . . . . .	2,000.00	2,000.00	2,160.00
Totals, . . . . . \$	12,000.00	12,000.00	13,260.00
STATE BONDS.			
State of Connecticut, 3½s, 1903, . . . . \$	10,000.00	10,000.00	10,100.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Colebrook, . . . . . \$	3,500.00	3,500.00	3,500.00
Hartland, . . . . .	8,300.00	8,300.00	8,300.00
Thomaston, . . . . .	10,000.00	10,000.00	10,000.00
Borough of Winsted, . . . . .	43,975.00	43,975.00	43,975.00
Totals, . . . . . \$	65,775.00	65,775.00	65,775.00

## THE WINSTED SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Fourth of Winchester, . . . . . \$	10,500.00	10,500 00	10,500.00
North End of New Hartford, . . . . .	6,500.00	6,500 00	6,500.00
Ninth of Barkhamsted, . . . . .	166.91	166.91	166.91
Totals, . . . . . \$	17,166.91	17,166.91	17,166.91
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Norwalk, Conn., 4s, 1921, \$	15,000.00	15,000.00	15,000.00
“ Windham, “ 4s, 1925, . . . . .	25,000.00	25,000.00	27,000.00
“ Winchester, “ 4s, 1902, . . . . .	54,000.00	54,000.00	54,000.00
“ “ “ 6,000 each year. . . . .	12,000 00	12,000.00	12,000.00
City of Chelsea, Mass., 4s, 1936, . . . . .	5,000.00	5,000.00	5,850.00
“ South Norwalk, Conn., 4s, 1901, . . . . .	25,000.00	25,000.00	25,000.00
“ Rockville, “ 4s, 1927, . . . . .	20,000.00	20,000.00	20,000.00
“ Woonsocket, R. I., 4s, 1927, . . . . .	30,000.00	30,000.00	32,400.00
“ Columbus, Ohio, 5s, 1900, . . . . .	24,000.00	24,000.00	24,000.00
“ Portland, Oregon, 5s, 1923, . . . . .	15,000.00	15,000.00	17,250.00
“ Minneapolis, Minn., 4s, 1922, . . . . .	20,000.00	20,000.00	20,000.00
Kansas City, Mo., 4s, 1910, . . . . .	25,000.00	25,000.00	25,750.00
Arsenal School District, Hartford, 4s, 1917, . . . . .	40,000.00	40,000.00	43,200 00
Totals, . . . . . \$	310,000.00	310,000.00	321,450.00
RAILROAD BONDS.			
Ashtabula & Pittsburg, 6s, 1908, \$	25,000.00	25,000.00	30,000.00
Buffalo, New York & Erie, 7s, 1916, . . . . .	1,000 00	1,000 00	1,400 00
Chicago, Rock Island & Pacific, 4s, 1988, . . . . .	50,000.00	50,000.00	53,000.00
Chicago, Milwaukee & St. Paul:—			
LaCrosse & Davenport, 5s, 1919, . . . . .	10,000.00	10,000.00	12,000.00
Mineral Point, 5s, 1910, . . . . .	25,000.00	24,161.25	27,937.50
South Western Division, 6s, 1909, . . . . .	25,000.00	25,000.00	30,250.00
Chicago & Northwestern:—			
Chicago & Tomah, 6s, 1905, . . . . .	25,000 00	25,000.00	28,000.00
Menominee Extension, 7s, 1911, . . . . .	25,000.00	25,000.00	33,750.00
Milwaukee, Lake Shore & Western, 6s, 1921, . . . . .	8,000.00	8,000 00	11,200.00
Northwestern Union, 7s, 1917, . . . . .	25,000 00	25,000.00	37,250.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909, . . . . .	30,000 00	30,000.00	33,900.00
Illinois Central, Louisville Div., 3½s, 1953, . . . . .	25,000.00	23,500.00	25,625.00
Iowa Falls & Sioux City, 7s, 1917, . . . . .	25,000.00	25,000.00	33,750.00
Joliet & Northern Indiana, 7s, 1907, . . . . .	25,000 00	25,000.00	30,000.00
New York Central & Hudson, 7s, 1903, . . . . .	10,000 00	10,000.00	11,100.00
New York, New Haven & Hartford, 4s, 1903, . . . . .	30,000.00	30,000.00	30,600.00
Housatonic, 5s, 1937, . . . . .	30,000.00	30,000.00	39,600.00
Pittsb'g, McKeesp't & Youghiogheny, 6s, 1932, . . . . .	20,000.00	20,000.00	23,000.00
Totals, . . . . . \$	414,000.00	411,661.25	497,362.50

## THE WINSTED SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.							
222	shares	Hurlbut National,	Winsted,	\$	22,200.00	22,200.00	33,300.00
120	"	First	"		12,000.00	12,000.00	13,200.00
4	"	Poquonnock	Bridgeport,		400.00	400.00	600.00
33	"	Yale	New Haven,		3,300.00	3,300.00	4,092.00
150	"	Waterbury	Waterbury,		7,500.00	7,500.00	12,375.00
36	"	Citizens	"		3,600.00	3,600.00	4,572.00
50	"	First	Wallingford,		5,000.00	5,000.00	6,500.00
50	"	Thomaston	Thomaston,		5,000.00	5,000.00	5,500.00
60	"	Nat'l Bank of Com'rce,	New York,		6,000.00	6,000.00	15,000.00
85	"	American Exchange,	"		8,500.00	8,500.00	16,150.00
37	"	Nat'l Bk. of the Republic,	"		3,700.00	3,700.00	7,030.00
40	"	Fourth National Bank,	"		4,000.00	4,000.00	7,200.00
25	"	German-American,	"		1,875.00	1,875.00	2,156.00
67	"	Merchants National,	"		3,350.00	3,350.00	5,862.00
53	"	Importers and Traders,	"		5,300.00	5,300.00	27,825.00
Totals,					\$ 91,725.00	91,725.00	161,362.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,068 ; total amount,	\$846,286.35
2	Number of depositors having \$1,000 and not over \$2,000,	409 ; total amount,	518,068.21
3	Number of depositors having over \$2,000 and not over \$10,000,	55 ; total amount,	158,544.80
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	4,532 ; total deposits,	\$1,522,899.36
6	Largest amount due a single depositor,		8,019.31
7	Number of accounts opened during the past year, 628 ; number closed, 443 ; increase, 185.		
8	Amount deposited, including interest credited, during the past year,		331,319.64
9	Amount withdrawn during the past year,		244,314.82
10	Amount of increase,		86,904.82
11	Amount of income received during the past year was		75,406.12
12	Total expenses, including salaries, during the past year, were		3,554.55
13	State tax during the past year was		3,556.36
14	*Dividends the past year :		
	2 per cent. paid Jan., 1899 ; amount, \$28,004.69		
	2 per cent. paid July, 1899 ; amount, 28,746.96—		56,751.65
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		3,000.00
17	Amount of past due paper at this time is		0

\* 3½ per cent. on amounts in excess of \$2,000.

## THE WINSTED SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

18	Amount carried to surplus, or profit and loss, during the past year, was	\$5,837.72
19	Amount of assets yielding no income the past year, . . . .	27,260.00
20	Loans on real estate—are they all first mortgages? . . . .	Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . .	15,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . .	30,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . .	20,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . .	0
25	Net income from foreclosed real estate during the past year, . . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.	

OFFICERS. — President, Lorrin A. Cooke; Treasurer, George S. Rowe; Directors or Trustees, Lorrin A. Cooke, Henry Gay, John Hinsdale, Caleb J. Camp, Rufus E. Holmes, William L. Camp, George S. Rowe.

## WOODBURY SAVINGS BANK.

HOMER S. TOMLINSON, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1899.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$142,053.90	Whole amount of deposits, .	\$179,742.07
Loans on collateral sec'y, . .	20,686.12	Surplus account, . . .	6,071.62
Loans on personal sec'y only, .	4,848.00	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	500.00	paid, . . . . .	19,377.59
Bank stocks in Connecticut, .	16,600.00		
Real estate by foreclosure, .	15,446.22		
Insurance and taxes ad-			
vanced on real estate			
mortgaged, . . . . .	436.46		
Cash in banks, . . . . .	758.77		
Cash in vault, . . . . .	3,861.81		
Total Assets, . . . . .	\$205,191.28	Total Liabilities, . . . . .	\$205,191.28

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Woodbury, note, . . . . . \$	500.00	500.00	500.00
BANK STOCKS.			
162 shares Waterbury National, Waterbury, . \$	8,100.00	8,100.00	12,960.00
30 " Manufacturers " " .	3,000.00	3,000.00	3,800.00
34 " Fourth " " .	3,400.00	3,400.00	4,000.00
42 " Merchants " New Haven, .	2,100.00	2,100.00	2,100.00
Totals, . . . . . \$	16,600.00	16,600.00	22,860.00



## WOODBURY SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,042; total amount,	\$146,762.68
2	Number of depositors having \$1,000 and not over \$2,000,	18; total amount,	25,830.88
3	Number of depositors having over \$2,000 and not over \$10,000,	3; total amount,	7,148.51
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,063; total deposits,	\$179,742.07
6	Largest amount due a single depositor,		3,121.88
7	Number of accounts opened during the past year, 128; number closed, 61; increase, 67.		
8	Amount deposited, including interest credited, during the past year,		49,233.88
9	Amount withdrawn during the past year,		30,885.38
10	Amount of increase,		18,398.50
11	Amount of income received during the past year was		9,790.18
12	Total expenses, including salaries, during the past year, were		899.27
13	State tax during the past year was		245.77
14	Dividends the past year :		
	2 per cent. paid Jan. 15, 1899; amount, \$3,122.17		
	2 per cent. paid July 15, 1899; amount, 3,212.56—		6,334.73
15	Net amount of premiums charged off the past year,		1,500.00
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Amount carried to surplus, or profit and loss, during the past year was		0
19	Amount of assets yielding no income the past year,		8,403.08
20	Loans on real estate— are they all first mortgages?		Yes.
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		7,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		1,895.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		1½%.
25	Net income from foreclosed real estate during the past year,		233.55
26	Date of annual meeting of Incorporators to elect Trustees or Directors, Monday following June 17th.		
27	Date of annual meeting to elect President, Treasurer, and other officers, Monday following June 17th.		

OFFICERS.—President, Edward Cowles; Treasurer, Homer S. Tomlinson; Directors or Trustees, H. D. Curtiss, Scoville Nettleton, M. F. Skelley, H. J. Tomlinson, L. J. Allen, Edward Cowles, D. C. Porter, F. F. Hitchcock, C. M. Harvey.



## ASSETS.

## LIABILITIES.

## SAVINGS BANKS.

	Loans on Real Estate.	Loans on Collateral Security.	Loans on Personal Security only.	United States Bonds.	State, Town, and City Bonds and Obligations.	Railroad Bonds and Stocks.	Bank Stocks.	Real Estate.	Cash on Hand.	Other Assets.	Total Assets.	Deposits.	Surplus.	Interest and Profit and Loss.	Other Liabilities.	Total Liabilities.
Berlin Savings Bank, Kensington, . . . . .	\$196,661.00		\$10,168.00		\$17,000.00		\$26,215.00	\$2,000.00	\$23,845.04	\$600.00	\$276,489.04	\$247,841.06	\$24,388.10	\$4,259.88		\$276,489.04
Branford Savings Bank, . . . . .	88,825.00		885.00		19,500.00	\$4,000.00		33,372.48	68.27	116,650.75	116,650.75	110,600.81	5,121.39	928.55		116,650.75
Bridgeport Savings Bank, . . . . .	2,234,752.75	\$189,055.60		\$210,000.00	958,000.00	970,000.00	128,320.00	58,697.58	139,162.48	4,888,022.22	4,654,470.63	150,000.00		83,551.59		4,888,022.22
Bristol Savings Bank, . . . . .	1,122,385.00	93,490.00	48,280.00		303,765.00	219,000.00	264,345.00	34,175.00	73,413.24	12,920.50	2,171,773.74	2,068,289.93		43,483.81		2,171,773.74
Brooklyn Savings Bank, . . . . .	490,877.00	53,731.05	15,000.00		164,600.00	198,500.00	31,450.00	1,816.25	38,046.02	107.25	994,127.57	956,366.18	30,000.00	7,761.39		994,127.57
Burritt Savings Bank, New Britain, . . . . .	170,440.07	53,950.00	8,850.00		25,500.00	70,975.00	72,880.00		15,662.62		418,057.69	412,364.81	5,250.00	442.88		418,057.69
Canaan Savings Bank, . . . . .	37,256.01	1,300.00	9,527.74	4,000.00	61,000.60	41,000.00	4,100.00	750.00	7,979.00	6,354.19	173,266.94	160,398.33	5,000.00	7,868.61		173,266.94
Chelsea Savings Bank, Norwich, . . . . .	1,469,516.00	387,110.00	1,500.00	25,000.00	2,357,283.50	2,188,500.00	110,000.00	25,343.78	163,102.68	11,002.00	6,738,357.96	6,365,929.88	250,000.00	122,428.08		6,738,357.96
Chester Savings Bank, . . . . .	133,131.67	5,689.00	3,256.90		48,000.00	44,600.00	30,825.00	1,058.88	12,512.55	800.00	279,374.00	262,362.85	14,500.00	2,511.15		279,374.00
Citizens Savings Bank, Stamford, . . . . .	1,579,471.00	222,865.00	15,585.00	155,000.00	171,000.00	165,000.00	71,900.00	2,000.00	29,881.40		2,412,702.40	2,322,120.70	90,000.00	581.70		2,412,702.40
City Savings Bank, Bridgeport, . . . . .	1,765,361.75	70,600.00	3,000.00	100,000.00	735,300.00	1,134,000.00	330,975.00	42,000.00	130,550.36		4,311,787.11	4,154,804.91	108,000.00	49,482.20		4,311,787.11
City Savings Bank, Meriden, . . . . .	691,440.00	73,987.93		230,000.00	215,000.00	590,000.00	123,500.00	3,400.00	75,140.38		2,002,468.31	1,951,512.28	40,000.00	10,956.03		2,002,468.31
Colchester Savings Bank, . . . . .	94,721.97	13,000.00	7,921.76		303,765.00	6,000.00		9,406.38	5,229.67	7,421.85	157,477.60	143,966.32	10,000.00	3,511.28		157,477.60
Collinsville Savings Society, . . . . .	537,880.00	28,815.00	71,395.81		50,019.17		50,019.17	9,231.61	105,930.16		803,271.75	738,294.23	58,195.61	6,781.91		803,271.75
Connecticut Savings Bank, New Haven, . . . . .	2,508,750.00	163,700.00	10,300.00	160,000.00	2,028,029.09	2,497,000.00	151,450.00	39,257.46	174,581.64	507.62	7,738,575.81	7,262,287.55	429,646.03	41,642.23		7,738,575.81
Deep River Savings Bank, . . . . .	527,545.00	116,740.00	5,000.00		285,804.66	441,410.00	40,695.72	4,568.98	42,151.92	20,053.41	1,483,969.69	1,409,515.30	40,000.00	34,454.39		1,483,969.69
Derby Savings Bank, . . . . .	1,408,620.00	329,765.00	313,807.00	500.00	465,681.60	158,500.00	139,675.00	20,225.00	45,827.89	16,718.75	2,869,270.24	2,800,732.90	30,000.00	18,587.34		2,869,270.24
Dime Savings Bank, Cromwell, . . . . .	115,832.50		3,520.00		20,700.00		6,575.00		30,767.89		177,394.89	156,088.93	10,000.00	11,305.96		177,394.89
Dime Savings Bank, Hartford, . . . . .	660,805.00	96,415.62			138,300.00	277,173.75	37,119.00		70,974.19		1,280,787.56	1,218,915.28	37,500.00	24,372.28		1,280,787.56
Dime Savings Bank, Norwich, . . . . .	844,742.73	172,105.00	152,406.20		473,450.00	576,500.00	26,500.00	95,464.52	224,508.39	20,804.20	2,586,481.04	2,449,351.79	81,150.00	55,979.25		2,586,481.04
Dime Savings Bank, Wallingford, . . . . .	521,165.00	500.00	27,625.00	10,000.00		6,000.00	19,900.00		16,326.47		601,516.47	549,143.43	30,376.29	21,996.75		601,516.47
Dime Savings Bank, Waterbury, . . . . .	1,306,431.00	338,100.00	250,975.00		405,692.00	744,999.00	70,750.00	34,000.00	122,772.29	51,362.72	3,325,082.01	3,168,458.73	75,000.00	81,623.28		3,325,082.01
Essex Savings Bank, . . . . .	181,670.33	7,100.00	15,380.36		109,264.21	224,772.38	105,671.53	30,339.58	9,686.18	1,355.49	685,240.06	646,192.93	25,000.00	14,047.13		685,240.06
Fairfield County Savings Bank, Norwalk, . . . . .	410,244.30	31,583.26	15,460.00		156,585.00	162,090.00	101,877.08	14,737.81	55,343.92	1,328.70	949,250.07	903,606.99	28,000.00	17,593.08	\$50.00	949,250.07
Falls Village Savings Bank, . . . . .	177,535.16	61,482.00	21,069.00	13,600.00	110,900.00	109,500.00	60,147.50	60,257.15	14,629.46	21,078.75	650,199.02	609,956.98	33,500.00	6,742.04		650,199.02
Farmers & Mechs. Sav. Bank, Middletown, . . . . .	1,181,586.00	82,948.00	16,192.00	25,000.00	739,400.00	394,700.00	209,300.00	133,664.88	115,894.35	672.33	2,899,357.56	2,726,427.31	150,000.00	21,388.94	1,541.31	2,899,357.56
Farlington Savings Bank, . . . . .	2,649,200.00	5,000.00			360,500.00	720,000.00	187,140.00	124,280.00	59,405.14		4,105,525.14	3,861,658.60	130,000.00	113,866.54		4,105,525.14
Freestone Savings Bank, Portland, . . . . .	126,530.00	47,215.65	27,420.02		118,850.00	95,000.00	80,825.00	4,600.00	11,130.05	5,767.25	497,337.97	464,783.56	23,000.00	9,554.41		497,337.97
Greenwich Savings Bank, . . . . .	168,162.70	10,166.59	13,441.10		33,500.00	2,589.00	14,268.85	40,239.92		579.46	282,942.62	263,508.23	10,843.06	8,591.33		282,942.62
Groton Savings Bank, . . . . .	362,021.00				200,000.00	255,000.00	36,300.00	39,652.95	15,573.03		908,546.98	863,112.62	43,434.36			908,546.98
Gulford Savings Bank, . . . . .	120,730.00	4,360.00	2,805.00		31,730.00	17,500.00	27,665.00	1,105.00	16,517.40		222,412.40	208,500.32	10,000.00	3,912.08		222,412.40
Higganum Savings Bank, . . . . .	9,236.16	1,679.16	848.00		1,575.00		2,400.00		2,617.40		18,355.72	15,454.83	1,751.58	1,149.31		18,355.72
Industrial Savings Bank, Bridgeport, . . . . .	5,450.00								1,171.93		6,621.93	6,347.20	203.63	19.94	51.16	6,621.93
Jewett City Savings Bank, . . . . .	340,978.00	88,565.00	47,905.59		190,260.00	109,000.00	95,900.00	17,750.86	36,796.33	231.95	927,387.73	870,783.81	50,000.00	6,603.92		927,387.73
Litchfield Savings Society, . . . . .	340,619.50	84,600.00	950.00	5,000.00	466,800.00	317,000.00	121,267.00	5,429.41	29,461.92	22.17	1,371,150.00	1,288,820.93	39,000.00	43,329.07		1,371,150.00
Mariners Savings Bank, New London, . . . . .	518,060.00	29,600.00	10,700.00	22,975.00	875,700.00	915,740.00	83,087.50	24,856.48	31,774.22		2,512,493.20	2,377,999.67	83,800.00	50,693.53		2,512,493.20
Mechanics Savings Bank, Hartford, . . . . .	2,350,775.00	176,700.00			509,162.10	1,389,985.00	149,630.00	189,263.92	238,185.10		5,003,701.12	4,787,489.84	97,625.93	118,585.35		5,003,701.12
Mechanics Savings Bank, Winsted, . . . . .	601,471.50	208,013.97		100.00	75,185.00	206,000.00	100,800.00	5,573.10	30,217.11	52,489.33	1,279,850.01	1,214,431.84	37,000.00	28,390.91	27.26	1,279,850.01
Mechanics & Farmers Sav. Bank, Bridgeport, . . . . .	857,815.00	69,610.00	450.00		531,045.15	521,950.00	137,755.00	36,950.00	63,256.62	2,102.18	2,320,933.62	2,132,653.04	46,426.18	85,005.40	3,849.00	2,320,933.62
Meriden Savings Bank, . . . . .	1,208,528.00	22,114.50	15,550.00	25,100.00	792,471.00	1,299,375.00	118,550.00	51,863.99	57,935.45	443.92	3,586,931.86	3,330,029.05	125,000.00	131,902.81		3,586,931.86
Middletown Savings Bank, . . . . .	1,910,973.00	26,880.00	600.00		3,802,161.00	1,420,194.00	212,675.00	77,350.00	211,406.69		7,662,239.69	6,953,144.18	500,000.00	206,769.13	2,326.38	7,662,239.69
Milford Savings Bank, . . . . .	161,745.00	3,000.00	1,560.00		64,100.00	28,000.00	35,622.67		11,937.48	328.26	306,293.41	285,666.15	14,748.13	5,879.13		306,293.41
Moodus Savings Bank, . . . . .	88,180.00	5,780.00	15,300.00		83,398.88	98,500.00	60,000.00	1,443.93	10,874.73	13,550.00	377,027.54	360,400.98	10,000.00	6,626.56		377,027.54
National Savings Bank, New Haven, . . . . .	1,215,895.00	52,175.00		23,000.00	519,570.00	315,790.00	93,020.00	19,567.78	110,968.03	144.00	2,350,129.81	2,241,046.70	95,000.00	14,083.11		2,350,129.81
Naugatuck Savings Bank, . . . . .	578,845.00	8,500.00	26,100.00		135,600.00	147,000.00	87,800.00	1,244.47	9,383.10	19,210.92	1,013,683.49	974,329.42	32,000.00	7,354.07		1,013,683.49
New Canaan Savings Bank, . . . . .	48,529.00	2,000.00	2,500.00			7,000.00	20,000.00	12,815.65	2,035.96	788.20	95,668.81	79,092.63	7,825.00	8,751.18		95,668.81
New Haven Savings Bank, . . . . .	2,343,702.00	382,381.00	121,830.00	225,000.00	3,955,214.00	3,211,275.00	104,600.00	15,425.99	460,160.35	100.00	10,819,688.34	10,257,045.11	350,000.00	212,643.23		10,819,688.34
New Milford Savings Bank, . . . . .	766,681.00	42,777.36	17,531.67		305,625.00	43,000.00	69,711.67	14,377.54	90,188.67	20,864.02	939,229.25	929,527.68	92,000.00	39,229.25		1,370,756.92
Newtown Savings Bank, . . . . .	291,694.31	10,387.00	15,871.07	100.00	108,100.00	123,000.00	48,100.00	13,164.88	31,353.53	4,421.30	646,192.09	610,595.33	19,000.00	16,102.78	493.98	646,192.09
Norfolk Savings Bank, . . . . .	97,376.27	6,225.00	8,798.00		13,000.00	13,000.00	27,150.00	4,275.28	181,826.95	3,866.77	181,826.95	169,538.93	9,500.00	2,788.02		181,826.95
Norwalk Savings Society, . . . . .	499,777.50	265,711.75	42,107.40		848,175.00	807,900.00	66,224.97	137,018.70	91,495.96		2,758,411.28	2,612,312.03	100,000.00	46,099.25		2,758,411.28
Norwich Savings Society, . . . . .	2,398,191.14	284,883.49	412,610.88	100,000.00	4,621,855.91	4,937,400.00	145,800.00	130,509.34	326,760.18	185,734.07	13,543,745.01	12,738,589.23	400,000.00	405,155.78		13,543,745.01
Peoples Savings Bank, Bridgeport, . . . . .	1,702,435.40	29,675.00	2,500.00	20,000.00	758,500.00	657,000.00	187,700.00	36,000.00	31,928.57							





## BANK COMMISSIONERS' REPORT.

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Year.	No. of Banks.	Number of Depositors.	Deposits.	Other Liabilities.	Loans on Real Estate.	Loans on Stocks, Bonds, and Personal Security.	Invested in U. S. Bonds.	Invested in other Bonds and Stocks.	Real Estate, including Banks.	Other Assets, including Cash on hand.	Total Assets.	Excess of Assets over Liabilities.
1858	35	66,709	\$14,052,181	88,458	88,788,566	\$2,217,977	.....	\$2,228,984	\$22,000	\$1,218,550	\$14,467,270	\$407,361
1859	37	75,792	16,365,283	10,080	10,409,542	2,770,519	.....	2,228,404	28,930	1,448,950	16,828,386	253,023
1860	44	84,614	19,337,670	13,057	12,462,710	3,740,223	.....	2,274,463	40,137	1,328,426	19,852,897	402,170
1861	45	88,373	19,983,959	9,256	13,065,901	2,554,427	.....	2,343,699	188,914	2,117,293	20,539,758	546,343
1862	49	103,727	23,146,986	19,048	13,580,291	2,478,550	\$2,507,919	2,386,462	178,970	2,220,483	23,648,492	482,508
1863	48	116,651	26,954,802	45,431	12,850,258	3,250,683	6,481,550	2,466,729	204,892	2,311,618	27,365,731	565,408
1864	49	121,682	27,319,288	61,554	12,831,369	3,141,593	8,194,648	2,734,865	220,901	3,048,739	31,087,145	1,883,603
1865	50	107,572	27,419,013	80,191	11,491,197	2,752,242	8,194,220	2,826,492	194,289	3,433,061	28,891,454	1,402,250
1866	53	129,323	31,180,390	78,330	13,268,457	3,240,046	9,180,943	3,302,732	210,492	3,958,165	33,150,865	1,892,134
1867	54	138,846	36,283,660	88,280	16,787,715	4,119,581	10,191,713	3,590,885	234,841	3,719,142	38,948,891	2,272,150
1868	55	149,919	41,803,681	43,775	21,031,619	4,570,204	10,785,029	3,678,073	307,578	3,376,903	44,549,406	2,702,008
1869	58	165,692	47,904,834	120,462	26,081,162	5,601,305	9,138,484	3,968,865	385,111	6,027,148	51,202,005	3,177,768
1870	64	177,887	55,237,705	60,585	32,144,662	7,332,226	7,138,436	9,877,706	412,139	1,699,608	58,019,779	3,252,488
1871	73	195,937	62,717,814	81,705	38,265,514	8,476,413	5,336,154	10,601,242	429,134	1,838,959	63,307,469	2,507,049
1872	78	201,742	68,523,297	161,046	43,174,015	9,495,818	4,771,970	11,651,691	423,342	1,534,537	71,271,395	2,586,950
1873	79	204,741	70,763,407	151,407	47,926,893	8,596,818	4,039,564	11,695,325	519,840	1,399,140	73,677,582	2,736,767
1874	86	206,274	73,783,802	99,028	51,552,293	7,042,492	4,141,465	11,196,366	581,946	2,360,304	76,875,049	2,992,219
1875	87	208,030	76,489,310	655,341	55,363,219	5,060,709	4,974,423	10,554,859	574,743	3,009,702	79,357,656	2,992,499
1876	86	203,514	78,324,172	293,434	55,403,958	4,715,266	6,037,656	12,180,119	767,218	2,292,380	81,336,631	2,579,024
1877	86	204,575	77,214,372	409,864	52,337,212	4,514,246	7,192,200	11,762,279	2,208,474	2,322,464	80,273,938	2,619,701
1878	86	199,795	72,515,468	657,017	48,142,697	3,691,176	6,780,564	11,532,292	3,707,133	2,260,700	76,024,006	2,892,120
1879	86	202,285	72,842,443	536,185	45,108,803	3,388,065	8,163,695	11,691,003	4,959,119	2,931,131	76,241,816	2,803,188
1880	85	213,913	76,518,570	170,522	42,791,160	4,300,209	7,245,223	16,681,918	5,297,281	3,327,807	79,943,639	3,254,366
1881	85	225,306	80,522,300	285,448	39,808,356	7,089,301	6,723,479	20,913,758	5,675,822	4,031,815	88,915,870	3,436,382
1882	84	237,963	84,942,410	79,734	38,381,167	10,714,964	5,649,570	25,100,257	3,366,521	3,521,179	92,679,063	3,398,809
1883	84	246,652	88,098,384	241,850	38,517,003	11,612,129	3,774,929	29,801,357	3,124,889	3,546,756	96,679,033	3,398,809
1884	84	252,245	90,614,623	684,497	39,208,431	10,443,448	3,986,536	33,476,045	4,967,294	3,546,717	95,625,137	4,236,037
1885	84	256,097	92,481,425	633,620	39,628,616	10,363,152	3,249,338	35,857,349	4,879,616	4,039,606	97,717,921	4,602,576
1886	85	266,888	97,424,829	421,376	40,528,284	9,971,400	3,116,540	40,408,660	4,738,928	3,919,009	102,691,828	4,845,662
1887	85	278,415	102,159,935	28,644	41,712,305	11,379,789	2,879,765	44,018,410	4,606,113	3,299,989	107,896,912	5,068,033
1888	85	287,776	105,830,079	59,158	43,353,300	10,823,564	1,960,630	47,670,446	4,442,016	3,583,471	111,816,977	5,097,740
1889	86	291,896	110,370,962	76,442	44,987,096	10,975,629	1,354,170	51,934,090	4,229,384	3,468,513	116,643,875	6,196,471
1890	86	305,951	116,406,675	89,501	46,890,898	12,390,754	902,820	55,957,120	3,877,035	3,204,206	120,432,892	6,996,456
1891	87	317,925	122,582,159	110,365	49,140,463	13,192,696	857,275	59,711,916	3,462,679	3,635,964	130,241,095	7,248,499
1892	87	331,061	130,686,729	104,439	51,891,326	12,590,156	736,260	60,665,510	3,440,817	4,115,273	138,659,013	7,808,744
1893	89	355,879	153,967,220	293,601	53,506,305	13,299,313	799,200	67,241,119	3,098,479	4,071,554	142,819,170	8,568,950
1894	90	367,254	136,928,858	146,975	55,296,874	11,619,181	727,530	69,897,647	3,064,263	5,414,600	146,039,795	9,044,062
1895	90	346,758	145,159,123	52,178	57,657,086	11,329,145	1,066,530	75,712,656	2,835,883	5,325,678	152,458,576	9,316,675
1896	89	356,446	149,499,536	61,739	60,082,674	12,243,500	2,291,243	76,929,214	2,804,216	3,178,823	159,426,134	9,267,839
1897	89	366,651	155,999,797	29,652	62,606,801	11,655,082	81,397,109	81,397,109	2,771,507	4,985,166	166,175,210	10,176,385
1898	89	375,810	163,482,198	48,622	64,898,216	10,187,011	2,238,925	86,066,555	2,921,517	7,364,001	173,955,545	10,205,015
1899	88	366,137	174,135,194	18,193	66,411,630	9,371,598	2,093,875	96,829,630	3,095,994	7,178,050	184,180,698	10,367,319





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# REPORTS OF STATE BANKS,

October 1, 1899.

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## THE CITY BANK, HARTFORD.

STATEMENT OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$36,606.98
Discounted for other parties in this State, . . . . .	1,066,423.54
Discounted for parties out of this State, . . . . .	61,000.00
Overdrafts, . . . . .	1,398.35
Due from banks, bankers, and trust companies, . . . . .	151,701.91
State bonds, . . . . .	1,000.00
Town, city, and corporation bonds, . . . . .	34,630.68
Railroad bonds and stocks, . . . . .	275,360.00
Loans on mortgage security, . . . . .	64,400.00
Real estate, . . . . .	7,798.45
Specie and currency, . . . . .	67,473.30
Checks and cash items, . . . . .	23,857.11
<b>Total Assets, . . . . .</b>	<b>\$1,791,650.32</b>

## LIABILITIES.

Capital stock, . . . . .	\$440,000.00
Profit and loss account, . . . . .	127,020.78
Due to banks, bankers, and trust companies, . . . . .	36,069.26
Dividends unpaid, . . . . .	70.00
Deposits, . . . . .	1,179,314.75
Certified checks, . . . . .	8,370.55
Cashier's checks, . . . . .	804.98
<b>Total Liabilities, . . . . .</b>	<b>\$1,791,650.32</b>

Past-due paper, . . . . .	0
Liability of any one director, . . . . .	\$22,500.00
Liability of any one firm, corporation, or person other than a director, . . . . .	88,450.30
Par value of stock, \$100; market value, \$112.	
Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1899.	

CHARLES T. WELLES, President. CHARLES B. WHITING, Vice-President.  
EDWARD D. REDFIELD, Cashier.

DIRECTORS.—Charles A. Jewell, Russell M. Burdick, William B. Clark, Chas. B. Whiting, Maro S. Chapman, Theodore M. Lincoln, Edward D. Robbins, George Pope, E. S. Goodrich, Charles T. Welles, Edward W. Hooker.

## CITY BANK, NEW HAVEN.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$41,295.44
Discounted for other parties in this State, . . . . .	644,972.61
Discounted for parties out of this State, . . . . .	72,635.04
Due from banks, bankers, and trust companies, . . . . .	150,432.10
Town, city, and corporation bonds, . . . . .	95,437.50
Railroad bonds and stocks, . . . . .	125,572.50
Bank stocks, . . . . .	2,700.00
Banking house, . . . . .	35,000.00
Current expenses, . . . . .	4,194.49
Specie and currency, . . . . .	84,933.44
Checks and cash items, . . . . .	8,637.85
Suspense account, . . . . .	3,884.02
Total Assets, . . . . .	\$1,269,694.99

## LIABILITIES.

Capital stock, . . . . .	\$500,000.00
Surplus fund, . . . . .	60,000.00
Other undivided profits, . . . . .	34,351.03
Due to banks, bankers, and trust companies, . . . . .	49,175.78
Dividends unpaid, . . . . .	401.00
Deposits, . . . . .	625,767.18
Total Liabilities, . . . . .	\$1,269,694.99

Past-due paper, . . . . .	0
Liability of any one director, . . . . .	\$31,420.44
Liability of any one firm, corporation, or person other than a director, . . . . .	40,000.00
Par value of stock, \$100; market value, \$130.	
Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1899.	

GEO. W. CURTIS, President.

CHAS. E. CURTIS, Vice-President.

SAMUEL LLOYD, Cashier.

DIRECTORS.—George W. Curtis, Geo. J. Brush, James D. Dewell, George D. Watrous, Cornelius S. Morehouse, Eli Whitney, Willis E. Miller, Chas. B. Wooster, Elliott H. Morse.

## CONNECTICUT RIVER BANKING COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$20,000.00
Discounted for other parties in this State, . . . . .	478,991.38
Discounted for parties out of this State, . . . . .	32,095.00
Overdrafts, . . . . .	346.17
Due from banks, bankers, and trust companies, . . . . .	73,060.88
Town, city, and corporation bonds, . . . . .	26,500.00
Railroad bonds and stocks, . . . . .	99,450.00
Stocks, . . . . .	9,500.00
Loans on mortgage security, . . . . .	32,495.00
Banking house, . . . . .	37,000.00
Other real estate, . . . . .	7,864.28
Current expenses, . . . . .	4,203.15
Specie and currency, . . . . .	72,151.66
Checks and cash items, . . . . .	10,515.07
Total Assets, . . . . .	<u>\$904,172.69</u>

## LIABILITIES.

Capital stock, . . . . .	\$150,000.00
Undivided profits, . . . . .	101,508.53
Due to banks, bankers, and trust companies, . . . . .	16,590.84
Dividends unpaid, . . . . .	33.75
Deposits, . . . . .	636,039.57
Total Liabilities, . . . . .	<u>\$904,172.69</u>

Past-due paper, . . . . .	\$7,531.65
Liability of any one director, . . . . .	10,500.00
Liability of any one firm, corporation, or person other than a director, . . . . .	29,000.00
Par value of stock, \$30; market value, \$35.	
Rate per cent. of last dividend, and when paid, 2½ per cent., July 1, 1899.	

SAMUEL E. ELMORE, President.

H. W. ERVING, Cashier.

H. J. MAERCKLEIN, Assistant Cashier.

DIRECTORS.—Samuel E. Elmore, H. R. Coffin, J. M. Allen, M. W. Graves, S. B. Bosworth, L. R. Cheney, A. F. Eggleston, Wm. H. Watrous, E. O. Weeks



## THE MECHANICS BANK. NEW HAVEN.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$38,550.00
Discounted for other parties in this State, . . . . .	} 575,969.08
Discounted for parties out of this State, . . . . .	
Overdrafts, . . . . .	2,377.90
Due from banks, bankers, and trust companies, . . . . .	114,426.53
Railroad bonds and stocks, . . . . .	11,290.00
Banking house, . . . . .	28,000.00
Current expenses, . . . . .	2,850.00
Specie and currency, . . . . .	78,557.77
Checks and cash items, . . . . .	5,972.78
Total Assets, . . . . .	\$857,094.06

## LIABILITIES.

Capital stock, . . . . .	\$300,000.00
Surplus fund, . . . . .	35,000.00
Other undivided profits, . . . . .	15,527.34
Due to banks, bankers, and trust companies, . . . . .	954.97
Dividends unpaid, . . . . .	646.00
Deposits, . . . . .	504,965.75
Total Liabilities, . . . . .	\$857,094.06

Past due paper, . . . . .	0
Liability of any one director, . . . . .	\$17,000.00
Par value of stock, \$60; market value, \$70.	
Rate per cent. of last dividend, and when paid, 2½ per cent., July 1, 1899.	

CHARLES S. LEETE, President.

CHARLES H. TROWBRIDGE, Cashier,

DIRECTORS. — Charles S. Leete, Oliver S. White, Joel A. Sperry, Maier Zunder, Frank W. Benedict, Franklin H. Hart, Herman D. Clark, Dennis A. Blakeslee, W. H. Douglass.

## SAYBROOK BANK, ESSEX.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$4,875.50
Discounted for other parties in this State, . . . . .	60,847.93
Discounted for parties out of this State, . . . . .	13,375.00
Due from banks, bankers, and trust companies, . . . . .	5,975.53
Town, city, and corporation bonds, . . . . .	25,600.00
Bank and trust company stocks, . . . . .	1,100.00
Banking house, . . . . .	7,102.96
Other real estate, . . . . .	500.00
Non resident tax, . . . . .	26.08
Current expenses, . . . . .	685.41
Specie and currency, . . . . .	8,044.41
Checks and cash items, . . . . .	389.67
Other assets, . . . . .	134.71
Total Assets, . . . . .	<u>\$128,657.20</u>

## LIABILITIES.

Capital stock, . . . . .	\$50,000.00
Surplus fund, . . . . .	3,500.00
Other undivided profits, . . . . .	1,720.47
Due to banks, bankers, and trust companies, . . . . .	8,985.46
Dividends unpaid, . . . . .	3.75
Deposits, . . . . .	64,447.52
Total Liabilities, . . . . .	<u>\$128,657.20</u>

Past-due paper, . . . . .	\$618.05
Liability of any one director, . . . . .	2,450.50
Liability of any one firm, corporation, or person other than a director, . . . . .	7,601.54
Par value of stock, \$50; market value, \$50.	
Rate per cent. of last dividend, and when paid, 2½ per cent., July 1, 1898.	

JAMES PHELPS, President.

D. W. SPENCER, Vice-President.

LOUIS P. PARKER, Cashier.

DIRECTORS.—Jas. Phelps, D. W. Spencer, Edwin Ayer, Jas. L. Raymond, A. M. Wright, S. J. Tiley, Geo. I. Stevens, E. E. Dickinson, Chas. E. Chapman, A. Miner, L. P. Parker.

## STATE BANK, HARTFORD.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$41,028.00
Discounted for other parties in this State, . . . . .	893,023.32
Discounted for parties out of this State, . . . . .	174,611.90
Overdrafts, . . . . .	22.01
Due from banks, bankers, and trust companies, . . . . .	302,483.97
Town, city, and corporation bonds, . . . . .	93,742.71
Railroad bonds and other stocks, . . . . .	265,800.00
Loans on mortgage security, . . . . .	91,250.00
Banking house, . . . . .	50,000.00
Specie and currency, . . . . .	25,395.12
Checks and cash items, . . . . .	11,352.13
Internal revenue stamps, . . . . .	206.57
Total Assets, . . . . .	\$1,948,915.73

## LIABILITIES.

Capital stock, . . . . .	\$400,000.00
Undivided profits, . . . . .	139,563.96
Due to banks, bankers, and trust companies, . . . . .	102,245.91
Dividends unpaid, . . . . .	67.00
Deposits, . . . . .	1,307,038.86
Total Liabilities, . . . . .	\$1,948,915.73

Past due paper, . . . . .	0
Liability of any one director, . . . . .	\$16,000.00
Liability of any one firm, corporation, or person other than a director, . . . . .	45,000.00
Par value of stock, \$100; market value, \$115.	
Rate per cent. of last dividend, and when paid. 3 per cent., July 1st.	

GEO. F. HILLS, President.

GEO. H. BURT, Cashier.

DIRECTORS.—Geo. F. Hills, Erastus Gay, A. E. Hart, E. G. Whittelsey, C. B. Ingraham, C. H. Lawrence, Geo. E. Taintor, John R. Buck, Patrick Garvan.

## THE UNION BANK, NEW LONDON.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$15,050.00
Discounted for other parties in this State, . . . . .	294,772.25
Discounted for parties out of this State, . . . . .	35,000.00
Overdrafts, . . . . .	568.85
Due from banks, bankers, and trust companies, . . . . .	145,845.32
Railroad, and other bonds and stocks, . . . . .	210,953.71
Banking house, . . . . .	12,000.00
Other real estate, . . . . .	7,002.25
Non-resident tax, . . . . .	10.50
Current expenses, . . . . .	2,837.91
Specie and currency, . . . . .	109,102.61
Checks and cash items, . . . . .	27,655.72
Internal revenue stamps, . . . . .	707.00
Total Assets, . . . . .	\$861,510.12

## LIABILITIES.

Capital stock, . . . . .	\$300,000.00
Surplus fund, . . . . .	40,000.00
Other undivided profits, . . . . .	30,703.11
Due to banks, bankers, and trust companies, . . . . .	14,978.20
Dividends unpaid, . . . . .	130.50
Deposits, . . . . .	475,606.90
Exchange, . . . . .	82.41
Total Liabilities, . . . . .	\$861,510.12

Past due paper, . . . . .	\$8,870.00
Liability of any one director, . . . . .	8,000.00
Liability of any one firm, corporation, or person other than a director, . . . . .	20,000.00
Par value of stock, \$100; market value, \$101.	
Rate per cent. of last dividend, and when paid, 2½ per cent., July 1, 1898.	

ROBERT COIT, President.

J. LAWRENCE CHEW, Cashier.

GEORGE F. TINKER, Vice-President.

C. BARRY, Jr., Asst. Cashier.

DIRECTORS.—W. H. Chapman, Robert Coit, George F. Tinker, Israel Matson, Arnold Rudd, Peleg Williams, J. Lawrence Chew, William B. Coit, F. B. Brandegee, Ralph S. Smith, Chas. H. Klinck, Aug. C. Tyler, Walter C. Noyes.

## UNITED STATES BANK, HARTFORD.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$5,000.00
Discounted for other parties in this State, . . . . .	537,968.71
Discounted for parties out of this State, . . . . .	39,575.77
Demand loans, . . . . .	352,395.93
Overdrafts, . . . . .	705.09
Due from banks, bankers, and trust companies, . . . . .	185,415.86
United States bonds, . . . . .	33,242.00
Town, city, and corporation bonds, . . . . .	283,632.58
Railroad bonds, . . . . .	620,640.00
Stocks, . . . . .	146,221.50
Loans on mortgage security, . . . . .	22,425.00
Banking house, furniture, and fixtures, . . . . .	8,000.00
Specie and currency, . . . . .	69,387.31
Checks and cash items, . . . . .	22,338.46
Interest accrued, . . . . .	1,883.68
Total Assets, . . . . .	\$2,328,831.89

## LIABILITIES.

Capital stock, . . . . .	\$100,000.00
Surplus fund, . . . . .	250,000.00
Other undivided profits, . . . . .	25,596.69
Due to banks, bankers, and trust companies, . . . . .	16,852.13
Dividends unpaid, . . . . .	3,000.00
Deposits, . . . . .	1,933,383.07
Total Liabilities, . . . . .	\$2,328,831.89

Past due paper, . . . . .	0
Liability of any one director, . . . . .	\$13,000.00
Liability of any one firm, corporation, or person other than a director (on collateral), . . . . .	48,540.00
Par value of stock, \$100 ; market value, \$325.	
Rate per cent. of last dividend, and when paid, 3 per cent. quarterly, July 1, 1899.	

H. L. BUNCE, President.

W. H. BULKELEY, Vice-President.

F. G. SEXTON, Cashier.

DIRECTORS.—M. G. Bulkeley, S. G. Dunham, W. H. Bulkeley, John R. Hills, Atwood Collins, L. Brainard, J. O. Enders, H. L. Bunce.



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# REPORTS OF TRUST COMPANIES,

October 1, 1899.

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## THE CANTON TRUST COMPANY, COLLINSVILLE.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$400.00
Discounted for other parties in this State, . . . . .	37,691.22
Discounted for parties out of this State, . . . . .	4,564.62
Overdrafts, . . . . .	133.80
Due from banks, bankers, and trust companies, . . . . .	38,715.63
Railroad and other bonds and stocks, . . . . .	26,249.22
Loans on mortgage security, . . . . .	3,450.00
Banking-house, furniture and fixtures, . . . . .	140.00
Real estate, . . . . .	10,714.29
Current expenses, . . . . .	1,709.45
Specie and currency, . . . . .	10,013.96
Checks and cash items, . . . . .	128.77
Premium account, . . . . .	349.39
Advances on real estate loans, . . . . .	836.45
Internal revenue stamps, . . . . .	225.00
Total Assets, . . . . .	<u>\$135,321.80</u>

## LIABILITIES.

Capital stock, . . . . .	\$25,000.00
Surplus fund, . . . . .	2,500.00
Other undivided profits, interest account, . . . . .	1,406.06
Due to banks, bankers, and trust companies, . . . . .	3,985.56
Deposits, . . . . .	100,686.09
Trust funds, . . . . .	1,744.09
Total Liabilities, . . . . .	<u>\$135,321.80</u>

Past-due paper, . . . . .	\$1,470.75
Liability of any one director, . . . . .	400.00
Liability of any one firm, corporation, or person other than a director, . . . . .	4,475.00
Par value of stocks, \$100.	
Rate per cent. of last dividend, and when paid, none yet paid.	

J. H. BIDWELL, President.

H. L. SANBORN, Vice-President.

M. J. MACFARLAND, Secretary and Treasurer.

DIRECTORS. — J. H. Bidwell, H. L. Sanborn, John D. Andrews, Oliver R. Beckwith, Benj. F. Case, Wm. R. Wagner, C. T. Georgia.

## THE COLUMBIA TRUST COMPANY, MIDDLETOWN.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$3,300.00
Discounted for other parties in this State, . . . . .	41,218.24
Overdrafts, . . . . .	295.91
Due from banks, bankers, and trust companies, . . . . .	10,675.11
Town, city, and corporation bonds, . . . . .	62,119.00
Railroad bonds and stocks, . . . . .	89,860.00
Bank and trust company stocks, . . . . .	19,938.12
Manufacturing company stocks, . . . . .	9,200.00
Loans on mortgage security, . . . . .	2,000.00
Furniture and fixtures, . . . . .	4,712.85
Current expenses, . . . . .	2,831.44
Specie and currency, . . . . .	5,763.24
Checks and cash items, . . . . .	3,630.75
Warrants, . . . . .	231.22
Warrants and bonds in trustees' hands to secure time certificates of deposit, . . . . .	7,159.19
Total Assets, . . . . .	<u>\$262,935.07</u>

## LIABILITIES.

Capital stock, . . . . .	\$50,000.00
Undivided profits, . . . . .	20,025.85
Deposits, . . . . .	\$117,059.22
Time certificates of deposit, . . . . .	6,850.00— 123,909.22
Bills payable, . . . . .	69,000.00
Total Liabilities, . . . . .	<u>\$262,935.07</u>

Past-due paper, . . . . .	None.
Liability of any one director, . . . . .	\$1,700.00
Liability of any one firm, corporation, or person other than a director, . . . . .	6,000.00
Par value of stock, \$100.	
Rate per cent. of last dividend, and when paid, 3 per cent., May 1, 1899.	

E. H. BURR, President. O. E. STODDARD, Vice-President.  
C. B. LEACH, Secretary and Treasurer.

DIRECTORS.— E. H. Burr, O. E. Stoddard, C. B. Leach, H. R. Butler, D. W. Chase, J. T. Elliott, G. T. Meech, J. G. Palmer, Dr. C. E. Stanley, H. C. Whitteley.

# THE CONNECTICUT TRUST AND SAFE DEPOSIT COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$26,991.25
Discounted for other parties in this State, . . . . .	994,933.77
Discounted for parties out of this State, . . . . .	175,000.00
Overdrafts, . . . . .	7,537.23
Due from banks, bankers, and trust companies, . . . . .	401,494.37
Town, city, and corporation bonds, . . . . .	64,051.00
Railroad bonds, . . . . .	998,000.00
Loans on mortgage security, . . . . .	23,400.00
Current expenses, . . . . .	9,481.50
Specie and currency, . . . . .	174,360.42
Checks and cash items, . . . . .	17,874.94
Total Assets, . . . . .	<u>\$2,893,124.48</u>

## LIABILITIES.

Capital stock, . . . . .	\$300,000.00
Surplus fund, . . . . .	200,000.00
Other undivided profits, . . . . .	77,816.46
Due to banks, bankers, and trust companies, . . . . .	70,113.22
Deposits, . . . . .	2,245,194.80
Total Liabilities, . . . . .	<u>\$2,893,124.48</u>

Past-due paper, . . . . .	\$7,511.79
Liability of any one director, secured by collateral, . . . . .	15,900.00
Liability of any one firm, corporation, or person other than a director, . . . . .	50,000.00
Par value of stock, \$100 ; market value, \$160.	
Rate per cent. of last dividend, and when paid, 5 per cent., July 1, 1899.	

MEIGS H. WHAPLES, President.

HENRY S. ROBINSON, Secretary.

JOHN P. WHEELER, Treasurer.

HOSMER P. REDFIELD, Asst. Treas.

TRUSTEES.— Henry C. Robinson, George L. Chase, Charles H. Smith, Henry Corning, James J. Goodwin, Jacob L. Greene, Daniel R. Howe, George Roberts, John M. Taylor, Jonathan B. Bunce, Meigs H. Whaples.



## THE FIDELITY COMPANY OF HARTFORD.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$2,500.00
Discounted for other parties in this State, . . . . .	} 126,095.61
Discounted for parties out of this State, . . . . .	
Overdrafts, . . . . .	366.53
Due from banks, bankers, and trust companies, . . . . .	17,754.55
Town, city, and corporation bonds and stocks, . . . . .	36,223.75
Railroad bonds and stocks, . . . . .	33,090.63
Loans on mortgage security, . . . . .	4,900.00
Banking house, furniture, and fixtures, . . . . .	200.00
Specie and currency, . . . . .	} 1,000.00
Checks and cash items, . . . . .	
Purchased life insurance policies, . . . . .	17,271.40
Total Assets, . . . . .	\$239,402.47

## LIABILITIES.

Capital stock, . . . . .	\$50,000.00
Surplus fund, . . . . .	15,000.00
Other undivided profits, . . . . .	8,578.33
Deposits, . . . . .	165,824.14
Total Liabilities, . . . . .	\$239,402.47

Past-due paper, none without good collateral.

Liability of any one director, . . . . . \$2,500.00

Liability of any one firm, corporation, or person other than a director, . . . . . 7,000.00

Par value of stock, \$100.

Rate per cent. of last dividend and when paid, 3 per cent., July 1, 1899.

JOHN M. HOLCOMBE, President.

CHARLES P. COOLEY, Treasurer.

LOOMIS A. NEWTON, Secretary.

TRUSTEES.—Drayton Hillyer, Francis B. Cooley, John M. Holcombe, Charles E. Gross, William B. Clark, George H. Day, John H. Hall, William C. Skinner, Robert Cheney, Robert W. Huntington, Jr., Charles P. Cooley.

## THE GREENWICH TRUST, LOAN, AND DEPOSIT CO.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$13,200.00
Discounted for other parties in this State, . . . . .	266,727.02
Discounted for parties out of this State, . . . . .	2,000.00
Overdrafts, . . . . .	1,687.59
Due from banks, bankers, and trust companies, . . . . .	136,990.96
Notes — Borough of Greenwich, . . . . .	45,067.90
Town, city, and corporation bonds, . . . . .	26,000.00
Railroad bonds and stocks, . . . . .	116,970.50
Bank and trust company stocks, . . . . .	4,202.00
Loans on mortgage security, . . . . .	190,864.05
Banking house, . . . . .	24,000.00
Other real estate, . . . . .	17,828.75
Current expenses, . . . . .	1,926.82
Specie and currency, . . . . .	28,117.67
Checks and cash items, . . . . .	730.00
Internal revenue stamps, . . . . .	436.33
Total Assets, . . . . .	\$876,744.19

## LIABILITIES.

Capital stock, . . . . .	\$50,000.00
Undivided profits, . . . . .	71,250.45
Due to banks, bankers, and trust companies, . . . . .	1,897.55
Deposits, . . . . .	734,270.03
Trust funds, . . . . .	19,331.56
Total Liabilities, . . . . .	\$876,749.59

Past-due paper, . . . . .	\$14,000.00
Liability of any one director, . . . . .	5,000.00
Liability of any one firm, corporation, or person other than a director, . . . . .	15,000.00
Par value of stock, \$50.00.	
Rate per cent. of last dividend, and when paid, 4 per cent., July 15, 1899.	

R. JAY WALSH, President.

ALFRED A. RUNDLE, Treasurer.

TRUSTEES.—R. Jay Walsh, Seaman Mead, John F. Close, John Lyon, S. Elbert Mills, Webster Haight, Whitman S. Mead, E. L. Scofield, W. F. H. Lockwood.

## HARTFORD TRUST COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$27,700.00
Discounted for other parties in this State, . . . . .	842,939.27
Discounted for parties out of this State, . . . . .	338,409.18
Overdrafts, . . . . .	820.91
Due from banks, bankers, and trust companies, . . . . .	129,816.63
Railroad bonds and manufacturing stocks, . . . . .	212,877.81
Loans on mortgage security, . . . . .	2,440.63
Banking house — Trust Company block, . . . . .	250,000.00
Current expenses, . . . . .	6,790.02
Specie and currency, . . . . .	58,532.65
Checks and cash items, . . . . .	75,170.56
<b>Total Assets, . . . . .</b>	<b>\$1,945,497.66</b>

## LIABILITIES.

Capital stock, . . . . .	\$300,000.00
Surplus fund, . . . . .	} 187,477.24
Other undivided profits, . . . . .	
Due to banks, bankers, and trust companies, . . . . .	475.00
Deposits, . . . . .	1,457,545.42
<b>Total Liabilities, . . . . .</b>	<b>\$1,945,497.66</b>

Past-due paper, . . . . .	\$10,741.54
Liability of any one director, . . . . .	10,000.00
Liability of any one firm, corporation, or person other than a director, \$57,100.00, secured by collaterals.	
Par value of stock, \$100; market value, \$145.	
Rate per cent. of last dividend, and when paid, 3½ per cent., July 1, 1899.	

RALPH W. CUTLER, President.

CHARLES M. JOSLYN, Vice-President.

FRANK C. SUMNER, Secretary and Treasurer.

DIRECTORS.—Charles M. Joslyn, Theodore Lyman, Ralph W. Cutler, Henry P. Stearns, Henry Roberts, Pliny Jewell, Charles E. Billings, M. Bradford Scott.

## THE HOME TRUST COMPANY, DERBY.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Town, city, and corporation bonds, . . . . .	\$35,163.42
Bank and trust company stocks, . . . . .	13,722.50
Loans on mortgage security, . . . . .	34,180.00
Real estate, . . . . .	1,745.00
Checks and cash items, . . . . .	3,420.39
Loans on collateral, . . . . .	11,325.00
Loans on personal security, . . . . .	34,494.63
Railroad and other stocks, . . . . .	34,749.57
Current account receivable, . . . . .	6,420.65
Total Assets, . . . . .	\$175,221.16

## LIABILITIES.

Capital stock, . . . . .	\$25,000.00
Surplus fund, . . . . .	5,000.00
Other undivided profits, . . . . .	4,703.61
Deposits, . . . . .	136,322.00
Trust estates, . . . . .	3,235.28
Current account payable, . . . . .	960.27
Total Liabilities, . . . . .	\$175,221.16

Past-due paper, . . . . .	\$404.84
Liability of any one director, . . . . .	4,321.54
Liability of any one firm, corporation, or person other than a director, . . . . .	4,000.00
Par value of stock, \$100; market value, \$125.	
Rate per cent. of last dividend, and when paid, 3 per cent., April 15, 1899.	

CHARLES E. CLARK, President. DANIEL S. BRINSMADE, Vice-President.  
CHAS. N. DOWNS, Secretary and Treasurer.

TRUSTEES.—Chas. E. Clark, D. S. Brinsmade, Chas. N. Downs, W. S. Downs, C. H. Nettleton, Watson J. Miller, Rufus W. Blake, Edwin B. Gager, Thos. A. Nelson, Julius G. Day.

## MERIDEN TRUST AND SAFE DEPOSIT CO., MERIDEN.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	0
Discounted for other parties in this State, . . . . .	\$17,300.00
Due from banks, bankers, and trust companies, . . . . .	827.37
Bank and trust company stocks, . . . . .	3,400.00
Loans on mortgage security, . . . . .	14,300.00
Current expenses, . . . . .	532.61
Total Assets, . . . . .	\$36,359.98

## LIABILITIES.

Capital stock, paid in, . . . . .	\$25,000.00
Surplus fund, . . . . .	4,000.00
Other undivided profits, . . . . .	7,359.98
Total Liabilities, . . . . .	\$36,359.98

Past due paper, . . . . .	0
Liability of any one director, . . . . .	0
Liability of any one firm, corporation, or person other than a director, . . . . .	\$5,000.00
Par value of stock, \$100; market value, \$100.	
Rate per cent. of last dividend, and when paid, none paid.	

WALTER HUBBARD, President. CHAS. L. ROCKWELL, Secretary and Treasurer.

TRUSTEES.—Charles Parker, John D. Billard, Chas. F. Linsley, Chas. L. Rockwell, Walter Hubbard, George M. Curtis, N. L. Bradley, John L. Billard, Henry J. Lewis.



## THE NEW HAVEN TRUST COMPANY OF NEW HAVEN.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Due from banks, bankers, and trust companies, . . . . .	\$2,703.23
Town, city, and corporation bonds, . . . . .	39,891.25
Railroad bonds and stocks, . . . . .	30,126.25
Bank and trust company stocks, . . . . .	2,000.00
Current expenses, . . . . .	3,590.76
Accounts receivable, . . . . .	360.86
Total Assets, . . . . .	\$79,672.35

## LIABILITIES.

Capital stock, . . . . .	\$67,800.00
Other undivided profits, . . . . .	6,813.96
Trust funds, special deposits, . . . . .	5,558.39
Total Liabilities, . . . . .	\$79,672.35

Past-due paper, . . . . .	0
Liability of any one director, . . . . .	0
Liability of any one firm, corporation, or person other than a director, . . . . .	0
Par value of stock, \$100; \$60 paid, balance in process of collection.	
Rate per cent. of last dividend, and when paid, 5 per cent., Jan. 15, 1899.	

T. ATTWATER BARNES, President.      THOMAS HOOKER, Vice-President.  
 EDW. A. BOWERS, Vice-President and Treas.      GILBERT F. KENDALL, Secretary.  
    HENRY C. WHITE, Counsel.

TRUSTEES.—T. Attwater Barnes, Henry F. English, Pierce N. Welch, Max Adler, Joseph Porter, Morris F. Tyler, Samuel A. Galpin, Benj. R. English, Eli Whitney, Elliott H. Morse, Samuel E. Merwin, Charles S. Mersick, Henry C. White, Edw. A. Bowers, Thomas Hooker.

## SECURITY COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$27,000.00
Discounted for other parties in this State, . . . . .	83,841.91
Discounted for parties out of this State, . . . . .	51,182.41
Due from banks, bankers, and trust companies, . . . . .	175,932.56
United States bonds, . . . . .	5,000.00
Town, city, and corporation bonds, . . . . .	128,735.76
Railroad bonds and stocks, . . . . .	59,971.17
Loans on mortgage security, . . . . .	206,338.76
Real estate, . . . . .	84,951.02
Specie and currency, . . . . .	23,467.86
Checks and cash items, . . . . .	650.00
Due from trust accounts, . . . . .	24,888.74
Trust mortgage loans, . . . . .	14,900.00
Total Assets, . . . . .	\$886,860.19

## LIABILITIES.

Capital stock, . . . . .	\$200,000.00
Surplus fund, . . . . .	100,000.00
Other undivided profits, . . . . .	2,836.75
Due to banks, bankers, and trust companies, . . . . .	72.98
Deposits, . . . . .	502,506.49
Treasurer's checks, . . . . .	631.75
Trust deposits, . . . . .	80,812.22
Total Liabilities, . . . . .	\$886,860.19

Liability of any one director, . . . . . \$14,000.00  
 Liability of any one firm, corporation, or person other than a director, . . . . . 25,000.00  
 Par value of stock, \$100; market value, \$123.  
 Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1899.

ATWOOD COLLINS, President.

HENRY E. TAINTOR, Vice-President.

CHARLES EDWARD PRIOR, Secretary and Treasurer.

DIRECTORS.—Carlos C. Kimball, Gurdon W. Russell, Leverett Brainard,  
 George G. Sill, Frederick R. Foster, John C. Abbot, Samuel G. Dunham, Jeremiah  
 M. Allen, John G. Root, Nathaniel Shipman, Atwood Collins, Rienzi B. Parker,  
 D. Newton Barney.

## THE STAMFORD TRUST COMPANY, STAMFORD.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$16,541.59
Discounted for other parties in this State, . . . . .	409,353.20
Discounted for parties out of this State, . . . . .	151,250.00
Overdrafts, . . . . .	453.75
Due from banks, bankers, and trust companies, . . . . .	134,590.14
United States bonds, . . . . .	52,800.00
Town, city, and corporation bonds, . . . . .	135,547.94
Railroad bonds and stocks, . . . . .	133,347.72
Bank and trust company and other stocks, . . . . .	6,400.00
Loans on mortgage security, . . . . .	475,425.00
Current expenses, . . . . .	1,760.68
Specie and currency, . . . . .	42,148.12
Checks and cash items, . . . . .	16,590.67
Internal revenue stamps, . . . . .	1,400.41
Total Assets, . . . . .	\$1,577,609.22

## LIABILITIES.

Capital stock, . . . . .	\$100,000.00
Surplus fund, . . . . .	25,000.00
Other undivided profits, . . . . .	54,325.05
Due to banks, bankers, and trust companies, . . . . .	22,852.66
Deposits, . . . . .	1,283,822.59
Trust funds, . . . . .	87,567.59
Treasurer's checks, . . . . .	4,041.33
Total Liabilities, . . . . .	\$1,577,609.22

Past-due paper, . . . . .	\$623.50
Liability of any one director, . . . . .	7,710.41
Liability of any one firm, corporation, or person other than a director, . . . . .	25,000.00
Par value of stock, \$100; market value, no recent sales.	
Rate per cent. of last dividend, and when paid, 3 per cent., August 1, 1899.	

JOHN A. BROWN, President.

WALTON FERGUSON, Vice-President.

WALTER D. DASKAM, Secretary and Treasurer.

DIRECTORS.—John A. Brown, Walton Ferguson, Samuel Fessenden, Albert T. Hatch, Schuyler Merritt, Wm. H. Judd, Charles H. Lounsbury, Henry K. McHarg, Wm. W. Skiddy.

# THE THOMPSONVILLE TRUST COMPANY, THOMPSONVILLE.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$750.00
Discounted for other parties in this State, . . . . .	58,286.24
Discounted for parties out of this State, . . . . .	12,264.16
Due from banks, bankers, and trust companies, . . . . .	50,229.36
Bridge Co. stocks, . . . . .	400.00
Insurance Co. stocks, . . . . .	1,537.00
Loans on mortgage security, . . . . .	6,450.00
Banking house, . . . . .	4,000.00
Other real estate, . . . . .	3,100.00
Specie and currency, . . . . .	8,983.08
Total Assets, . . . . .	\$145,999.84

## LIABILITIES.

Capital stock, . . . . .	\$25,000.00
Surplus fund, . . . . .	15,657.48
Due to banks, bankers, and trust companies, . . . . .	9,264.40
Dividends unpaid, . . . . .	1,113.88
Deposits, . . . . .	94,964.08
Total Liabilities, . . . . .	\$145,999.84

Past-due paper, . . . . .	\$203.00
Liability of any one director, . . . . .	750.00
Liability of any one firm, corporation, or person other than a director, . . . . .	5,950.09
Par value of stock, \$25; market value, \$30.	
Rate per cent. of last dividend, and when paid, 3 per cent., April, 1899.	

L. A. UPSON, President.

TUDOR GOWDY, Vice-President.

WILLIS GOWDY, Secretary, Treasurer, and Cashier.

DIRECTORS.—L. A. Upson, Willis Gowdy, A. H. Matthewson, Tudor Gowdy, Geo. A. Douglass, Jr.

## THE UNION TRUST COMPANY, NEW HAVEN.

STATEMENT, OCTOBER 1, 1899.

## ASSETS.

Discounted for directors, . . . . .	\$10,000.00
Discounted for other parties in this State, . . . . .	289,020.74
Discounted for parties out of this State, . . . . .	15,000.00
Due from banks, bankers, and trust companies, . . . . .	172,387.88
Town, city, and corporation bonds, . . . . .	25,542.18
Railroad bonds and stocks, . . . . .	102,410.26
Bank and trust company stocks, . . . . .	100.00
Banking house, . . . . .	3,000.00
Specie and currency, . . . . .	24,425.59
Checks and cash items, . . . . .	7,825.64
Checks for clearing house, . . . . .	8,853.89
Total Assets, . . . . .	\$658,566.18

## LIABILITIES.

Capital stock, . . . . .	\$100,000.00
Surplus fund, . . . . .	45,000.00
Other undivided profits, . . . . .	26,285.20
Due to banks, bankers, and trust companies, . . . . .	2,761.08
Deposits, . . . . .	484,519.90
Total Liabilities, . . . . .	\$658,566.18

Past due paper, . . . . .	\$265.00
Liability of any one director, . . . . .	8,000.00
Liability of any one firm, corporation, or person other than a director, . . . . .	22,500.00
Par value of stock, \$100 ; market value, none on the market.	
Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1899.	

HENRY L. HOTCHKISS, President.

LOUIS H. BRISTOL, Vice-President.

EUGENE S. BRISTOL, Sec. and Treas. W. F. BARTLETT, Asst. Treas.

TRUSTEES.—Louis H. Bristol, Henry L. Hotchkiss, Eugene S. Bristol, Charles H. Townshend, Ezekiel G. Stoddard.





## SUMMARY OF THEIR ASSETS AND LIABILITIES OCTOBER 1, 1899.

NAME OF BANK.	ASSETS.										LIABILITIES.							
	Loans and Discounts.	Overdrafts.	Stocks, Bonds, and Mortgages.	Due from Banks and Bankers.	Real Estate, Furniture, and Fixtures.	Current Expenses.	Specie and Currency.	Checks and Cash Items.	Other Assets.	Total Assets.	Capital.	Surplus.	Undivided Profits.	Due to Banks and Bankers.	Dividends Unpaid.	Deposits.	Other Liabilities.	Total Liabilities.
City Bank, Hartford,.....	\$1,164,030.52	\$1,398.35	\$375,390.68	\$151,701.91	\$7,798.45	.....	\$67,473.30	\$23,857.11	.....	\$1,791,650.32	\$440,000.00	.....	\$127,020.78	\$36,069.26	\$70.00	\$1,179,314.75	\$9,175.53	\$1,791,650.32
City Bank, New Haven,.....	758,903.09	.....	223,710.00	150,432.10	35,000.00	\$4,194.49	84,933.44	8,637.85	\$3,884.02	1,269,694.99	500,000.00	\$60,000.00	34,351.03	49,175.78	401.00	625,767.18	.....	1,269,694.99
Connecticut River Banking Co., Hartford,.....	531,086.38	346.17	167,945.00	73,060.88	44,864.38	4,203.15	72,151.66	10,515.07	.....	904,172.69	150,000.00	.....	101,508.53	16,590.84	33.75	636,039.57	.....	904,172.69
Mechanics' Bank, New Haven, .....	614,519.08	2,377.90	11,290.00	114,426.53	28,000.00	2,850.00	78,557.77	5,072.78	.....	857,094.06	300,000.00	35,000.00	15,527.34	954.97	646.00	504,965.75	.....	857,094.06
Saybrook Bank, Essex,.....	79,098.43	.....	26,700.00	5,975.53	7,602.96	685.41	8,044.41	389.67	160.79	128,657.20	50,000.00	3,500.00	1,720.47	8,985.46	3.75	64,447.52	.....	128,657.20
State Bank, Hartford,.....	1,108,663.22	22.01	450,792.71	302,483.97	50,000.00	.....	25,395.12	11,352.13	206.57	1,948,915.73	400,000.00	.....	139,563.96	102,245.91	67.00	1,307,038.86	.....	1,948,915.73
Union Bank, New London,.....	344,822.25	568.85	210,953.71	145,848.32	19,003.25	2,837.91	109,102.61	27,655.72	717.50	861,510.12	300,000.00	40,000.00	30,703.11	14,978.20	139.50	475,606.90	82.41	861,510.12
United States Bank, Hartford,.....	934,940.41	705.09	1,106,161.08	185,415.86	8,000.00	.....	69,387.31	22,338.46	1,883.68	2,328,831.89	100,000.00	250,000.00	25,596.69	16,852.13	3,000.00	1,933,383.07	.....	2,328,831.89
Totals,.....	\$5,536,063.38	\$5,418.37	\$2,572,943.18	\$1,129,345.10	\$200,269.04	\$14,770.96	\$515,045.62	\$109,818.79	\$6,852.56	\$10,090,527.00	\$2,240,000.00	\$388,500.00	\$475,991.91	\$245,852.55	\$4,361.00	\$6,726,563.60	\$9,257.94	\$10,090,527.00

## TRUST COMPANIES DOING A BANKING BUSINESS.

## SUMMARY OF THEIR ASSETS AND LIABILITIES, OCTOBER 1, 1899.

NAME OF COMPANY.	ASSETS.										LIABILITIES.							
	Loans and Discounts.	Overdrafts.	Stocks, Bonds, and Mortgages.	Due from Banks and Bankers.	Real Estate, Furniture, and Fixtures.	Current Expenses.	Specie and Currency.	Checks and Cash Items.	Other Assets.	Total Assets.	Capital.	Surplus.	Undivided Profits.	Due to Banks and Bankers.	Dividends Unpaid.	Deposits.	Other Liabilities.	Total Liabilities.
The Canton Trust Company, Collinsville,*.....	\$42,655.84	\$133.80	\$29,699.22	\$38,715.63	\$10,854.29	\$1,709.45	\$10,013.96	\$128.77	\$1,410.84	\$135,321.80	\$25,000.00	\$2,500.00	\$1,406.06	\$3,985.56	.....	\$100,686.09	\$1,744.09	\$135,321.80
The Columbia Trust Co., Middletown,.....	44,518.24	295.91	190,276.31	10,675.11	4,712.85	2,831.44	5,763.24	3,630.75	231.22	262,935.07	50,000.00	.....	20,025.85	.....	.....	123,909.22	69,000.00	262,935.07
The Conn. Trust and Safe Deposit Co., Hartford,.....	1,196,925.02	7,537.23	1,085,451.00	401,494.37	.....	9,481.50	174,360.42	17,874.94	.....	2,893,124.48	300,000.00	200,000.00	77,816.46	70,113.23	.....	2,245,194.80	.....	2,893,124.48
The Fidelity Company, Hartford,.....	128,595.61	366.53	74,214.38	17,754.55	200.00	.....	.....	1,000.00	17,271.40	239,402.47	50,000.00	15,000.00	8,578.33	.....	.....	165,824.14	.....	239,402.47
The Greenwich Trust, Loan, and Deposit Co.,..	281,927.02	1,687.59	338,036.55	136,990.96	41,828.75	1,926.82	28,117.67	730.00	45,504.23	876,749.59	50,000.00	.....	71,250.45	1,897.55	.....	734,270.03	19,331.56	876,749.59
The Hartford Trust Company,.....	1,209,048.45	820.91	215,318.44	129,816.63	250,000.00	6,790.02	58,532.65	75,170.56	.....	1,945,497.66	300,000.00	.....	187,477.24	475.00	.....	1,457,545.42	.....	1,945,497.66
The Home Trust Co., Derby,.....	45,819.63	.....	117,815.49	.....	1,745.00	.....	.....	3,420.39	6,420.65	175,221.16	25,000.00	5,000.00	4,703.61	.....	.....	136,322.00	4,195.55	175,221.16
The Meriden Trust and Safe Deposit Company,.....	17,300.00	.....	17,700.00	827.37	.....	532.61	.....	.....	.....	36,359.98	25,000.00	4,000.00	7,359.98	.....	.....	.....	.....	36,359.98
The New Haven Trust Company, .....	.....	.....	72,017.50	3,703.23	.....	3,590.76	.....	.....	360.86	79,672.35	67,800.00	.....	6,313.96	1,138.41	.....	5,558.39	.....	79,672.35
The Security Company, Hartford,.....	162,024.32	.....	414,945.69	175,932.56	84,951.02	.....	23,467.86	650.00	24,888.74	886,860.19	200,000.00	100,000.00	2,836.75	72.98	.....	583,950.46	.....	886,860.19
The Stamford Trust Company,.....	577,144.79	453.75	803,520.66	134,590.14	.....	1,760.68	42,148.12	16,590.67	1,400.41	1,577,609.22	100,000.00	25,000.00	54,325.05	22,852.66	.....	1,287,863.92	87,567.59	1,577,609.22
The Thompsonville Trust Company,.....	71,300.40	.....	8,387.00	50,229.36	7,100.00	.....	8,983.08	.....	.....	145,999.84	25,000.00	.....	15,657.48	9,264.40	\$1,113.88	94,964.08	.....	145,999.84
The Union Trust Company, New Haven,.....	314,020.74	.....	128,052.44	172,387.88	3,000.00	.....	24,425.59	7,825.64	8,853.89	658,566.18	100,000.00	45,000.00	26,285.20	2,761.08	.....	484,519.90	.....	658,566.18
Totals,.....	\$4,091,280.06	\$11,295.72	\$3,495,434.68	\$1,273,117.79	\$404,391.91	\$28,623.28	\$375,812.59	\$127,021.72	\$106,342.24	\$9,913,319.99	\$1,317,800.00	\$396,500.00	\$484,036.42	\$111,422.45	\$1,113.98	\$7,420,608.45	\$181,838.79	\$9,913,319.99









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# LAWS

RELATING TO

BANKS, SAVINGS BANKS,

AND

TRUST COMPANIES.

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# LAWS.

[General Statutes.]

## TITLE I.

### CONSTRUCTION OF STATUTES.

#### CHAPTER I.

SECTION 1. In the construction of all statutes of this State, G. S. 1875, 553. Words and phrases generally. words and phrases shall be construed according to the commonly approved usage of the language; and technical words and phrases, and such as have acquired a peculiar and appropriate meaning in the law, shall be construed and understood accordingly:

The phrase "railroad company" shall be construed to 1884, ch. 110. Railroad Company. mean and include all corporations, trustees, receivers, or other persons, that lay out, construct, maintain, or operate a railroad operated by steam power, unless such meaning would be repugnant to the context or to the manifest intention of the General Assembly.

The term "banks" shall include all incorporated banks. G. S. 1875, 553. Banks.

The term "savings banks" shall include savings banks, G. S. 1875, 553. Savings Banks. societies for savings, and savings societies.

The term "foreign insurance company" shall include any G. S. 1875, 553. Foreign Insurance Company. company, corporation, association, partnership, or individual, of any foreign government, doing fire insurance business in this State.

The term "public buildings" shall include a State-house, G. S. 1875, 553. Public Buildings. courthouse, county-house, townhouse, arsenal, magazine, prison, jail, workhouse, poorhouse, market, or other building belonging to this State, or to any county, town, city, or borough in this State, and any church, chapel, meeting-house, or other building generally used for religious worship, and any college, academy, schoolhouse, or other building generally used for literary instruction.

G. S. 1875, 554.  
Number; gender: joint  
authority;  
"month";  
"year";  
"oath"; "person"  
and "another"; "pre-  
ceding"; "fol-  
lowing," and  
"succeeding";  
"sworn."

Words importing the singular number may extend and be applied to several persons or things; words importing the plural number may include the singular; words importing the masculine gender may be applied to females, and words purporting to give a joint authority to several persons shall be construed as giving authority to a majority of them. The word "month" shall mean a calendar month, and the word "year" a calendar year, unless otherwise expressed. The word "oath" shall include affirmations in cases where by law an affirmation may be used for an oath, and, in like cases, the word "sworn" shall include the word "affirm." The words "person" and "another" may extend and be applied to communities, companies, corporations, public or private, and associations; and the words "preceding," "following," and "succeeding," when used by way of reference to any section or sections, shall mean the section or sections next preceding, next following, or next succeeding, unless some other section is expressly designated in such reference.

1881, ch. 1.  
Repeal of statute;  
effect of.

When a statute repealing another is afterwards repealed, the first statute shall not be revived without express words to that effect.

1881, ch. 1.  
Punishments,  
penalties, pend-  
ing suits, and  
prosecutions  
not affected by  
repeal.

The repeal of an act shall not affect any punishment, penalty, or forfeiture incurred before the repeal takes effect, or any suit, or prosecution, or proceeding pending at the time of the repeal, for an offense committed, or for the recovery of a penalty or forfeiture incurred under the act repealed.

1881, ch. 1.

The passage or repeal of an act shall not affect any action then pending.

[Extract from Chapter L.]

#### TRUST FUNDS HOW LOANED OR INVESTED.

1885, ch. 110,  
§ 89.  
Trust funds,  
how loaned or  
invested.

SECTION 495. Trust funds, unless it is otherwise provided in the instrument creating the trust, may be loaned on the security of mortgages on unencumbered real estate in this State, double in value the amount loaned, or may be invested in such mortgages or in the bonds or loans of this State, or of any town, city, or borough of this State, or in any bonds, stocks, or other securities which the savings banks in this State are or may be authorized by law to invest in, or may be deposited in savings banks incorporated by this State.

[Substitute for House Bill No. 17.]

## CHAPTER 134.

An Act amending an Act concerning Service of Process against Corporations.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section 908 of the general statutes is hereby amended by the addition of the following words : *Provided*, that service Service of process against corporations. upon a savings bank or trust company, when such bank or company is named as garnishee, may be made by leaving such copy with its treasurer or during its regular hours for business at the principal office where such garnishee transacts its business.

Approved, May 31, 1899.

[Extract from Chapter XCIX.]

## UNLAWFUL WASTE ON MORTGAGED PREMISES.

SECTION 1445. Every person claiming the right of possession, whether as mortgagor or otherwise, to any land subject to any mortgage duly executed and recorded, who shall, while such mortgage is unreleased of record, impair the value of the premises subject to such mortgage by removing, destroying, or injuring any building or fixture on the land so mortgaged, or by cutting wood not necessary for firewood to be used on said land by the family of the mortgagor, or by any other means, without the consent in writing of whoever appears of record to be the owner of, or interested, in such mortgage, and with intent to defraud any owner or person interested in such mortgage, or with intent to lessen the value of the property subject to such mortgage, to the injury of any person owning or interested in such mortgage, shall be fined not more than one hundred dollars, or imprisoned not more than three months, or both.

1879, ch. 57.  
Unlawful waste on mortgaged premises.

## EMBEZZLEMENT.

SECTION 1579. Every officer or agent of any public, municipal, or private corporation, every executor, administrator, guardian, conservator, or any trustee under a testamentary or any express trust, who shall wrongfully appropriate and convert to his own use the money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years,<sup>f</sup> or both.

1878, ch. 49.  
Embezzlement by public officer, executor, etc.



[Public Acts of 1897, House Bill No. 171.]

## CHAPTER CXX.

An Act concerning the Obtaining of Money or Property by  
Fraudulent Draft or Check.

*Be it enacted by the Senate and House of Representatives in  
General Assembly convened :*

Penalty for  
fraud by means  
of check, order,  
or draft.

Every person who shall obtain from another person any valuable thing, by means of altering or delivering a check, order, or draft on a third party, purporting to be an order for the payment of money, when such person knows that the maker is not entitled to draw on the drawee for the sum specified, shall be fined not more than five hundred dollars, or be imprisoned not more than three years.

Approved, April 29, 1897.

[Public Acts of 1899, House Bill No. 347.]

## CHAPTER 206.

An Act concerning Private Banks.

*Be it enacted by the Senate and House of Representatives in  
General Assembly convened :*

Bank or trust  
company only  
shall solicit or  
receive deposits  
as savings bank.

SECTION 1. No person or persons, association, or body corporate, except banks or trust companies incorporated by this state or the United States, shall advertise or put forth a sign as a bank or in any way solicit or receive deposits as a savings bank.

Penalty for vio-  
lation.

SEC. 2. Any person, association, or body corporate violating the provisions of this act shall be fined not more than one thousand dollars.

Not to affect  
private bankers.

SEC. 3. This act shall not be construed in anywise to affect individuals or firms doing business as private bankers or brokers under their own name or names.

Approved, June 20, 1899.

[General Statutes.]

## TITLE XXIV.

## BANKS, SAVINGS BANKS, TRUST AND INVESTMENT COMPANIES.

- CHAPTER CVIII. State Banks and Trust Companies.  
 CHAPTER CIX. National Banking Associations.  
 CHAPTER CX. Savings Banks.  
 CHAPTER CXI. Bank Commissioners.  
 CHAPTER CXII. Receivers of Banks, Savings Banks, and Trust Companies.

## CHAPTER CVIII.

## STATE BANKS AND TRUST COMPANIES.

## SECTION.

1761. Banks organized under act of 1852.  
 1762. Must keep specie, bullion, bonds, etc., to a certain amount.  
 1763. Dividends.  
 1764. Limit of liabilities of any one party.  
 1765. Paper that banks may not discount.  
 1766. Loans and discounts to non-residents.  
 1767. Counterfeit or altered bank bills.  
 1768. When bill is stamped "counterfeit" by mistake.  
 1769. False and counterfeit coin.  
 1770. Subscriptions by State, etc., to stock of banks.  
 1771. School Fund Commissioner may examine the bank's books.  
 1772. Stockholders may examine books, etc., when.  
 1773. Non-transferable stock not to be voted on.  
 1774. Power of attorney, when necessary.

## SECTION.

1775. President and cashier restricted in voting.  
 1776. Who to vote on stock of the State and School Fund.  
 1777. Who may be directors.  
 1778. Limit of director's liability.  
 1779. Director not to endorse paper for compensation.  
 1780. Question of making dividend to be taken by yeas and nays.  
 1781. Reduction of capital.  
 1782. State entitled to one or two directors, when.  
 1783. Resignation of State directors.  
 1784. Cashiers of banks and treasurers of trust companies to give bonds.  
 1785. Cashier's neglect to give bonds.  
 1786. Publication of unclaimed dividends.  
 1787. Quarterly statements to the Bank Commissioners.  
 1788. Other statements to the Bank Commissioners.

SECTION 1761. All banks organized under the Act of 1852, entitled "An Act to authorize the Business of Banking," shall retain and enjoy all the rights and privileges conferred, and be subject to all the restrictions imposed by said Act, and the several Acts in addition thereto; and all said Acts shall remain in force as Private Acts for the government of said institutions only, and shall be subject to alteration, amendment, or repeal at all times by the General Assembly.

SEC. 1762. Every bank and trust company shall always keep in its banking office gold and silver coin, bullion, bonds, legal tender notes of the United States, or national bank cur-

G. S. 1875, 283.  
 Banks organized under Act of 1852.

G. S. 1875, 283.  
 Must keep specie, bullion, bonds, etc., to a certain amount.

rency, to an amount not less than one-tenth of all its liabilities, except its capital stock, but the bonds of the United States so included in said reserve fund shall never exceed one-twentieth of said liabilities.

G. S. 1875, 283.  
Dividends.  
26 Conn., 144.

SEC. 1763. No trust company or banking corporation shall declare any dividend except from its net earnings after deducting all losses, overdrafts, and obligations, suspended or overdue; nor make any loan or discount on a pledge of its own stock; nor establish any branch office, or agency thereof, or employ any agent or person to make loans or discounts at any other place than the banking house.

[Public Acts of 1893, House Bill No. 459.]

#### CHAPTER XCVIII.

#### An Act relating to Banks.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Limit of  
liability of one  
party to bank  
or trust  
company.

Section 1764 of the general statutes is hereby amended to read as follows: No bank or trust company shall give credit to any party, who shall thereby become liable to it for more than fifteen per centum of its capital stock actually paid in, together with the surplus. The provisions of such bank charters as limit the amount to be loaned to any one party to a sum not less than fifteen per centum of the capital actually paid in, together with surplus, are repealed; and every bank or trust company which shall violate the provisions of this section shall pay to the State not less than one thousand dollars.

Penalty.

Approved, May 5, 1893.

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[General Statutes.]

G. S. 1875, 284.  
Paper that banks  
may not dis-  
count.

SEC. 1765. No bank shall discount any paper made, accepted, or indorsed by its cashier or any of its clerks, or by any partnership of which either is a member.

G. S. 1875, 284.  
Loans to non-  
residents.

SEC. 1766. When the loans and discounts of any bank to parties in this State shall, in the aggregate, amount to its capital stock, it may loan to parties out of this State any excess or surplus over the amount of its capital stock, and not otherwise.

SEC. 1767. The cashier or teller of any bank to which shall be presented a counterfeit or altered bank bill, or a paper purporting to be the bill of a bank which never existed, shall write or stamp upon all such counterfeit bills the word "counterfeit," and upon all such altered bills the word "altered," adding thereto the name of the bank and his initials.

G. S. 1875, 284.  
Counterfeit or  
altered bank  
bills.

SEC. 1768. Any bank, an officer of which by mistake so writes upon or stamps a good bill, shall pay to the holder its value on demand, and every bank shall include the amount of all counterfeit or altered bills, so stamped by its officers, in its returns to the Bank Commissioners.

G. S. 1875, 284.  
When bill is  
stamped coun-  
terfeit by mis-  
take.

SEC. 1769. When any false and counterfeit coin, made in imitation of any current gold and silver coin, shall be offered to the cashier of a bank, he shall seize it and deliver it to some justice of the peace, with the name of the person from whom it is taken; and if any officer shall fail to comply with the provisions of this section, he shall forfeit one hundred dollars to the State.

G. S. 1875, 284.  
False and coun-  
terfeit coin.

SEC. 1770. The State, and every college, ecclesiastical society, school corporation, and charitable corporation in this State, may subscribe at par to the stock of any bank, in addition to its authorized capital stock, to the extent, in the aggregate, of ten per cent. of such capital actually paid in; but no such corporation (other than the State) shall subscribe to the stock of any one bank to a greater amount than five thousand dollars; and all stock so subscribed shall not be transferable, and may be withdrawn at any time on giving twelve months' notice to the bank; but such subscription, if withdrawn, shall not entitle such subscriber to any portion of the surplus in excess of the capital of such bank existing at the time of such subscription.

G. S. 1875, 284.  
Subscriptions  
by State, etc.,  
to stock of  
banks.  
26 Conn., 60,  
269.

SEC. 1771. The Commissioner of the School Fund may at any time examine the books and accounts of any bank in which there is stock belonging to the School Fund; and the Treasurer shall have the same right, in case of stock in any bank owned by the State, and purchased from its general funds.

G. S. 1875, 284.  
School Fund  
Commissioner  
may examine  
bank's books.

SEC. 1772. The stockholders of any bank, at the annual meeting, or at any special meeting, which any five stockholders, owning not less in all than one hundred shares of stock,

G. S. 1875, 285.  
Stockholder  
may examine  
books.



are authorized to call for that purpose, may examine the books, accounts, securities, and expenditures of the bank.

G. S. 1875, 285.  
Non-transferable stock not to be voted on.

SEC. 1773. No stock in any bank shall be voted on at any meeting of the stockholders, which is not transferable, or which has been transferred, hypothecated, or pledged to any bank, or to any person in trust for any bank; and when the number of shares to be held by any party is limited, no stock held in trust for such party shall be voted on, beyond what, with that standing in his name, shall equal the amount so limited; and any person who shall vote upon any shares of stock in any bank in violation of this section, shall be disqualified from holding any office in such bank for one year thereafter.

G. S. 1875, 285.  
Power of attorney when necessary.

SEC. 1774. No person shall vote at any meeting of the stockholders of any bank as the attorney of another, without a power of attorney; and when at any meeting the right of any person to vote on any stock is denied, he shall not be permitted to vote until he has lodged with the presiding officer of said meeting his affidavit, stating his interest in said stock, and also the character and amount of the interest, if any, owned by any other person therein.

G. S. 1875, 285.  
President and cashier restricted in voting.

SEC. 1775. No president or cashier of any bank shall vote in the election of directors upon any other stock than his own, nor request any stockholder to make to any person a power of attorney to vote upon his stock, and no person shall vote by virtue of a power so obtained.

G. S. 1875, 285.  
Who to vote upon stock of State or school fund.

SEC. 1776. The Commissioner of the School Fund may vote upon the transferable stock in any bank, which is appropriated for the use and benefit of the School Fund; and the Treasurer of the State may vote upon the transferable stock which belongs to the general or civil list funds of the State.

G. S. 1875, 285.  
Who may be directors.

SEC. 1777. No person not a resident of this State shall act as a director of any bank in this State, and no director of any bank in this State shall act as a director in any other bank.

[Public Acts of 1893, House Bill No. 491.]

#### CHAPTER XCIX.

#### An Act relating to Banks.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Limit of director's liability to bank

Section 1778 of the general statutes is hereby amended to read as follows: No director in any bank shall be obligated



to such bank to an amount exceeding five per centum of the capital actually paid in and surplus combined, and no bank shall permit the directors to become obligated to it to an amount at any one time exceeding in the whole the sum of twenty per centum on its capital stock actually paid in and surplus combined. Any bank which shall violate the provisions of this section shall forfeit to the State not less than five hundred nor more than one thousand dollars. pro-Penalty.

Approved, May 5, 1893.

[General Statutes.]

SEC. 1779. If any director of any bank shall receive any compensation for indorsing any paper discounted by such bank, he shall forfeit to the State the full amount of such paper. G. S. 1875, 286. Directors not to indorse paper for compensation.

SEC. 1780. The directors of any bank or trust company, in making any dividend, shall take the question thereon by yeas and nays, which shall be recorded on its records; and no such bank or company shall declare any dividend, except from its earnings remaining after deducting all losses, all sums due for expenses, all overdue and unsecured debts, and an allowance for depreciation of securities and investments; and the directors voting for any dividend not in conformity with the provisions of this section shall be fined five hundred dollars, for which they shall be jointly and severally liable. G. S. 1875, 286. Question of making dividend to be taken by yeas and nays.

SEC. 1781. The directors of any bank, by vote of its stockholders, may, at any time when the General Assembly is not in session, reduce its capital stock to such sum and such number of shares as the Bank Commissioners may determine; who shall make return of such proceedings to the next General Assembly for approval, and if approved such reduction shall thereupon be valid. G. S. 1875, 286. Reduction of capital.

SEC. 1782. When the State shall own stock to the amount of five thousand dollars in any bank, it shall be entitled to one director therein; and when the stock so held by the State in any bank shall amount to twenty thousand dollars, it shall be entitled to two directors therein, who shall be biennially appointed by the General Assembly. G. S. 1875, 286. State entitled to one or two directors, when.

SEC. 1783. The Governor may accept the resignation of any bank director appointed on the part of the State; and in G. S. 1875, 286. Resignation of State directors.

case of the resignation or inability of any State director to attend to his duties, may appoint some other person to supply his place until the next General Assembly.

[Public Acts of 1897, House Bill No. 562.]

# CHAPTER LXXXV.

An Act concerning the Surety Bonds of Cashiers of Banks and Treasurers of Trust Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

1897, ch. 85.  
Cashiers of  
banks and treas-  
urers of trust  
companies to  
give bonds.

Section 1784 of the general statutes is hereby amended to read as follows : The cashier of each bank, and the treasurer of each trust company, shall give bonds in the penal sum of not less than ten thousand dollars, payable to the bank or trust company with sufficient sureties, accepted and approved by the directors or trustees, for the faithful performance of the duties of their office. Each cashier and treasurer shall give bonds to the acceptance and approval of the directors or trustees as often as once in every period of six years from the date of giving the last bond. The bonds of such cashiers and treasurers shall forthwith be recorded at length in the books of said banks and trust companies, and shall at all times be subject to the inspection of the Bank Commissioners. It shall be the duty of the president of each bank and trust company to safely keep the original bonds so given, and he shall certify on the records of the bank or trust company that the copy thereon is the same as the original in his possession. No president, director, or trustee of any such bank or trust company shall be surety on the bonds of such cashiers or treasurers, and all sureties other than companies authorized to transact fidelity insurance in this state shall be residents of this state.

Approved, April 8, 1897.

[Public Acts of 1897, House Bill No. 561.]

## CHAPTER LXXXVI.

An Act concerning Fidelity Surety Bonds of Officers of Banks, Trust Companies, and Savings Banks.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Whenever, under the provisions of sections 1784 and 1816 of the general statutes, it becomes necessary for the cashier of a bank, a treasurer of a trust company, or a treasurer of a savings bank to give bonds for the faithful discharge of his duties, he may give a bond in which any company organized under the laws of this state or chartered by any other state to transact fidelity insurance, or corporate suretyship, and authorized to do business in this state, may be surety, or may be jointly and severally bound with such cashier or treasurer. Such bond shall be to the satisfaction of the directors or trustees and accepted by them. A memorandum shall be made in the books of the bank, or trust company, or savings bank, giving the name of the corporation issuing or joining in such bond, the number and date of the same, and the name of the person whom the surety is for. A memorandum shall also be made in said books of the certificate renewing such bond. Said bond and renewals shall be kept in the custody of the president, who shall certify on the records of the bank, or trust company, or savings bank, that the bond and renewals thereof are in his possession. The bank commissioners may at all times inspect any such bonds and renewal certificates.

1897, ch. 86.  
Bonds of cash-  
iers of banks  
and treasurers of  
trust companies  
and savings  
banks.

Approved, April 8, 1897.

[General Statutes.]

SEC. 1785. If any cashier shall neglect to give the bond required by law for thirty days after his appointment, his office shall become vacant.

G. S. 1875, 286.  
Cashier's neg-  
lect to give  
bonds.

SEC. 1786. The cashier of every bank shall annually prepare a written statement, containing the names of all its stockholders to whom, on the last Saturday of March, any dividend has remained due and unclaimed for one year, with the amount due to each; and shall publish the same three weeks immediately succeeding said date in some newspaper published in the county where such bank is located.

G. S. 1875, 286.  
Publication of  
unclaimed divi-  
dends.

G. S. 1875, 286.  
Quarterly state-  
ment to Bank  
Commissioners.

SEC. 1787. The cashiers of all banks and the treasurers of all trust companies shall, on the first Mondays of January, April, July, and October, in each year, or within ten days thereafter, sign and deliver to the Bank Commissioners a particular statement of the condition of their respective institutions, exhibiting their resources and liabilities, and the daily average of specie and of specie funds during the three months last preceding, which statement shall be verified by oath, and published in a newspaper in the county where such bank or trust company is located.

G. S. 1875, 286.  
Other state-  
ments to Bank  
Commissioners.

SEC. 1788. The cashiers of banks, and the treasurers of trust companies chartered by this State, on or before the first day of April in each year, and oftener if required by the Bank Commissioners, shall transmit to them a sworn statement of the condition of their respective institutions, making a balance-sheet showing, among other things, the amount invested in real estate, the locality thereof, and its cash value; the amount invested in stocks or bonds, with the number of shares of said stock and the par value thereof, the actual cost to the institution, the actual market value at the time of said return, the number and amount of such bonds and their description, and all other investments in personal property, specifying the value thereof and the original cost; also the amount of moneys held in trust and on deposit on the day of the return, the average amount of loans for the year, and the actual amount of loans on the day of the return, and the security held therefor.

[Public Acts of 1899, Substitute for House Bill No. 346.]

#### CHAPTER 213.

#### An Act concerning Depositories for Public Moneys.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Deposits by  
public officials.

SECTION 1. Any public official of the state or of any county, municipality, or school district is hereby authorized to deposit any funds or moneys in his hands belonging to the state, or to such county, municipality, or district, or held by him as such official or as trustee, in and with any of the national and state banks and trust companies in this state; *provided, however*, that such deposits shall only be made in his name as such official or trustee, or in the name of the



state, county, municipality, or school district to which the money belongs, and that in no case shall the deposit by such official in any one bank or trust company exceed in the aggregate at any one time twenty-five per centum of the capital and surplus of such bank or trust company; *and provided further*, that whatever interest or other pecuniary consideration such bank or trust company shall allow for or upon such deposit shall belong to and accrue to the benefit of the state, or such county, municipality, or district.

SEC. 2. Chapter CLXIX of the public acts of 1889 is Repealed hereby repealed.

SEC. 3. This act shall not affect or repeal any provisions in the charters of municipal corporations of this State regarding depositories for public moneys. Charters of municipal corporations not affected.

Approved, June 20, 1899.

[General Statutes.]

CHAPTER CIX.

NATIONAL BANKING ASSOCIATIONS.

SECTION.	SECTION.
1789. Change of State bank to national banking associations.	1791. Officers of a national bank converted from a State bank.
1790. When stockholders of State banks become shareholders in national banks.	1795. National banks resuming their powers as State banks.
1791. Executors, etc., may represent stock in their control.	1796. Notice of intention of State bank to become a national bank.
1792. Rights of stockholders in State bank converted into a national bank.	1797. Notice of change of State bank to a national bank to be given to the Comptroller.
1793. Where the State or a charitable corporation holds stock in the bank so converted.	1798. State bank reorganized from a national bank retains its capital stock.

SEC. 1789. When two-thirds of the stockholders of any bank shall vote or agree to become a national banking association, and such change shall be duly consummated, the corporate rights and existence of said bank shall not be deemed to be thereby terminated or altered; but the same shall be deemed suspended during the existence of said association, excepting that for three years next following such change, and until the termination of all suits by or against it, said bank may continue to exercise its corporate powers for the sole purpose of closing up its concerns, and prosecuting and

G. S. 1875, 289.  
Change of State bank to national banking association.



defending said suits; and may at any time after the expiration of said three years convey its real estate to such association, if the same was included as a part of its assets at the time of the conversion of said bank.

G. S. 1875, 289.  
When stock-  
holders of State  
bank become  
shareholders in  
national banks.

SEC. 1790. When any bank has been or shall be converted into a national banking association, every stockholder who does not signify to such bank in writing his dissent thereto, within thirty days after notice in writing given him of such conversion, shall become a shareholder in said association to the amount of his stock in such bank; and said notice may be given by leaving the same with him or at his usual place of abode, or depositing it, properly addressed to him, postage paid, in the post-office at the place where said bank is located.

G. S. 1875, 289.  
Executors, etc.,  
may represent  
stock in their  
control.

SEC. 1791. Executors, administrators, guardians, conservators, and trustees may represent the stock in their control in all matters touching the conversion of said bank into a national banking association, and subscribe to its capital stock.

G. S. 1875, 289.  
Rights of stock-  
holders in State  
bank converted  
into a national  
bank.

SEC. 1792. Any stockholder in a bank, so converted into a national banking association, who shall not become a shareholder in said association, shall be entitled to receive from said bank the value of his stock, to be ascertained by an appraisal, made as the directors may prescribe; and if the value so fixed shall not be satisfactory to any stockholder, he may appeal to the Bank Commissioners, who shall make a re-appraisal which shall be final; and if said re-appraisal shall exceed the value fixed by the directors, the bank shall pay the expenses of said re-appraisal, otherwise the appellant shall pay them; and the value so ascertained shall be deemed to be a debt due to said stockholder from said association.

G. S. 1875, 290.  
Where the State  
or a charitable  
institution holds  
stock in the bank  
so converted.

SEC. 1793. Every bank which shall have been converted into a national banking association, in which at the time of its conversion, this State or any charitable corporation held stock, which shall have refused to allow such stockholder to become a stockholder in said association, shall pay to it its ratable share of so much of the surplus of said bank as was accumulated during its ownership of said stock, the amount to be determined according to the provisions of the preceding section.

SEC. 1794. The officers of any national banking association, converted from a State bank, who shall be in office when such association shall cease to exist, shall continue in office after it shall have resumed its powers as a State bank, until others shall be appointed in their stead.

SEC. 1795. Every bank which shall resume its powers as a bank of this State, after having ceased to be a national banking association, shall forthwith deliver to the Bank Commissioners, and duly publish in a newspaper of the county in which such bank is located, such a particular and detailed statement, under oath, of its condition, as is required by section 1788.

SEC. 1796. Notice of the intention of any bank to become a national banking association shall be given to all holders of non-transferable stock, by sending a written notice to the treasurer or institution holding the same, within ten days after such bank shall have made its said determination; and any such holder may, within thirty days after the receipt of said notice, elect in writing to continue to hold such stock as transferable stock, and to hold the same after the proposed change shall have been effected, as stock of said proposed national banking association; and thereupon such stock shall be deemed regular capital stock of said bank. If such holder does not make such election, he shall, at the expiration of said thirty days, be entitled to receive from said bank the par value of said stock, with interest from the date of the last dividend declared by said bank; and said amount shall be a debt due and payable to said owner or owners from said national banking association.

SEC. 1797. Any bank, which may organize as a national banking association, shall, within sixty days thereafter, notify the Comptroller thereof in writing; but no bank, by reason of its failure to give such notice, shall be deemed to have surrendered its charter.

SEC. 1798. Any State bank which has or may hereafter become a national banking association under the laws of the United States, and which while acting as such has increased or diminished its capital stock, may, upon its reorganization as a State bank, retain said increased or diminished capital as if its charter had originally authorized a capital of such amount.

## CHAPTER CX.

## SAVINGS BANKS.

## SECTION.

- 1799. Officers of saving banks.
- 1802. Loans and investments to be classed with real estate loans.
- 1804. Loans on personal security.
- 1805. Security for obligations of one person or firm.
- 1806. Names of directors or trustees consenting to loans, to be recorded.
- 1807. Limit of deposit to be received from one person in a year.
- 1808. Compensation to president.
- 1809. Officers not to be borrowers or sureties for borrowers etc.
- 1810. Rate of interest on loans.
- 1811. Limit of amount in purchase or construction of buildings.
- 1812. Auditors and their duties.

## SECTION.

- 1813. Dividends.
- 1814. Surplus.
- 1816. Treasurers to give bonds, and every six years new bonds.
- 1817. Notice to corporators of meetings.
- 1818. Treasurer to make sworn statement to Comptroller annually.
- 1819. Penalty for not doing so.
- 1820. Treasurer to make sworn statements to Bank Commissioners.
- 1821. Removal of corporator.
- 1822. Vacancies in office, how filled.
- 1823. Penalty for violating law relating to savings banks, or assenting to such violation.
- 1824. Penalty for violating law relating to banks, savings banks, and trust companies.

G. S. 1875, 291.  
1875, ch. 97.  
Officers of sav-  
ings banks.

SEC. 1799. No more than three officers of any one savings bank shall be officers of any one bank of discount or circulation, or trust company; and no cashier of a bank of discount or circulation shall be treasurer of any savings bank having over five hundred thousand dollars deposits.

[Public Acts of 1899, Substitute for Senate Bill No. 90.]

## CHAPTER 146.

An Act concerning Investments of Savings Banks.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Investments by  
savings banks.

SECTION 1. Section 1800 of the general statutes as amended by chapter CCXXIX of the public acts of 1893 and by chapter CCXVII of the public acts of 1897 is hereby amended to read as follows: Savings banks may invest not exceeding twenty per centum of their deposits and surplus in notes secured by the pledge of stocks or bonds as collateral security; *provided*, said stocks or bonds shall have paid dividends or interest of not less than three per centum per annum during the two years next preceding that in which the respective loan is made; or by the pledge of any stocks, bonds, or other obligations which, under the provisions of this act can be purchased by savings banks; and may invest not ex-

ceeding twenty per centum of their deposits and surplus in notes, each of which shall be the joint and several obligation of two or more parties, all residents of this State; and may invest in the bonds of the United States, the District of Columbia, any of the New England states, or any of the states of New York, New Jersey, Pennsylvania, Delaware, Maryland, Ohio, Kentucky, Michigan, Indiana, Illinois, Iowa, Wisconsin, Minnesota, Missouri, Nebraska, Kansas, California, Colorado, and Oregon; in the bonds of any city in the New England states, or in the state of New York; of Newark, Paterson, and Trenton in the state of New Jersey; of Philadelphia in the state of Pennsylvania; of Cincinnati, Cleveland, Columbus, Dayton, and Toledo in the state of Ohio; of Louisville in the state of Kentucky; of Detroit in the state of Michigan; of Chicago in the state of Illinois; of Milwaukee in the state of Wisconsin; of St. Louis in the state of Missouri; of Omaha in the state of Nebraska; or in the obligations of any of the counties, towns, cities, boroughs, and school districts in this state, or in the capital stock of any bank or trust company located in this State, or in the city of New York in the state of New York or in Boston in the state of Massachusetts; or in the bonds of any other incorporated city located in any of the states mentioned in this act, having not less than twenty thousand inhabitants, as ascertained by the United States or state census, or any municipal census taken by authority of the state next preceding such investment; *provided*, the amount of the bonds of said city, including the issue in which such investment is made and its proportion (based on the valuations contained in the assessment for taxation next preceding such investment), of the county and town debt, after deducting the amount of its water debt, and the negotiable securities in the sinking funds which are available for payment of its bonds, does not exceed seven per centum of the valuation of property in said city as assessed for taxation next preceding such investment; *provided, always*, that the state or city issuing said bonds has not defaulted payment of any of its funded indebtedness or interest thereon within fifteen years next preceding the purchase of such bonds by the savings bank; but this act shall not be held to authorize the investment of any funds in any "special assessment



bonds " or "improvement bonds," so called, which are not direct and primary obligations of the city issuing the same; or in the bonds of any railroad company organized under the laws of any of the states mentioned in this act, and which bonds are secured by a first mortgage (as the only mortgage security) given by said railroad company upon some portion of the railroad owned by it, or given by a railroad company (a majority of the capital stock in which is owned by the railroad company issuing said bonds), upon some portion of the railroad owned by it but leased or operated by the railroad company issuing said bonds, and which portion of said railroad in either case shall be located wholly or in part in one or more of the states mentioned in this act, provided the entire railroad of said company is located wholly within the United States; or in the consolidated bonds of any railroad company incorporated by this State and authorized to issue such bonds to retire the entire funded debt of said company; *provided*, that in every case the railroad company in the bonds of which an investment is made shall have paid each year, for a period of not less than five years next previous to such investment, in addition to the interest on its funded indebtedness, dividends of not less than four per centum per annum upon its entire capital stock outstanding; and *provided further*, that said outstanding capital stock at the time of such investment equals or exceeds in amount one-third of the entire outstanding issue of said bonds; also in the bonds of the following-named railroad corporations, viz.: Boston and Albany Railroad Company, Boston and Lowell Railroad Company, Boston and Maine Railroad Company, Concord and Montreal Railroad Company, Fitchburg Railroad Company, Harlem River and Portchester Railroad Company, Maine Central Railroad Company, New England Railroad Company, New York and New England Railroad Company, New York, New Haven, and Hartford Railroad Company, Old Colony Railroad Company, and in any general or consolidated mortgage bonds issued by any of the following-named railroad corporations to retire all of the outstanding prior mortgage bonds secured upon the property covered by said general or consolidated mortgage: Chicago and Northwestern Railway Company, Chicago, Burlington, and Quincy



Railroad Company, Chicago, Milwaukee, and St. Paul Railway Company, Chicago, Rock Island, and Pacific Railway Company, Chicago and Alton Railroad Company, Cleveland and Pittsburg Railroad Company, Lake Shore and Michigan Southern Railroad Company, Michigan Central Railroad Company, Morris and Essex Railroad Company, New York Central and Hudson River Railroad Company, Pennsylvania Railroad Company, St. Paul, Minneapolis, and Manitoba Railway Company, Eastern Railway of Minnesota, Northern Division, and in the mortgage bonds hitherto issued which the said consolidated or general mortgage bonds are to retire at maturity; *provided*, that at no time within five years next preceding the date of such investment shall such railroad corporation have failed regularly and punctually to pay the principal at maturity, or as extended, and interest of all its mortgage indebtedness, and, in addition thereto, regularly and punctually to have paid dividends upon all its outstanding capital stock during the preceding five years; further, that at the date of every such dividend the outstanding capital stock of such railroad corporation shall have been equal to at least one-third of the total mortgage indebtedness of such railroad corporation, including all bonds issued or to be issued under any mortgage securing any bonds in which such investment shall be made, but this act shall not be held to authorize any investment in the bonds of any corporation operating its railroad exclusively by any means other than steam as a motive power, or in the bonds of any street railroad company. All other investments shall consist of deposits in incorporated banks or trust companies located in this state or in the states of New York, Massachusetts, or Rhode Island, or of loans secured by mortgage on unencumbered real estate situated in this State, worth double the amount of the loan secured thereon, provided that any savings bank in the towns of Putnam, Brooklyn, and Killingly may loan on land located in the county of Providence in the state of Rhode Island; any savings bank in the town of Ridgefield may loan on land located in the county of Westchester in the state of New York; any savings bank in the town of Enfield or in the town of Stafford may loan on land located in the county of Hampden in the state of Massachusetts; and

any savings bank in the town of Stonington may loan on land located in the county of Washington in the state of Rhode Island.

Appraisal of real estate security.

SEC. 2. Section 1801 of the general statutes is hereby amended to read as follows: When any loan is made by a savings bank upon real estate security the property constituting the security shall be appraised by two or more suitable persons who shall be well known in the community where such loan is made, one of whom shall be a trustee of the bank making the loan; and such appraisal, together with a certificate of title, shall be lodged and kept with the institution making such loan; and such appraisal shall express upon its face the amount at which said property is appraised.

Loans to corporations or ecclesiastical societies.

SEC. 3. Section 1803 of the general statutes is hereby amended by striking out the words "a manufacturing corporation" and inserting in lieu thereof the words "any corporation or association," so that as amended said section shall read as follows: No loan shall be made by any savings bank to any corporation or association or ecclesiastical society, secured by mortgages upon their property, unless the same shall be accompanied by the individual guarantee of some responsible party or parties, or by other collateral security of equal value to the amount of the sum loaned, and the directors or trustees of any such bank consenting to any loan contrary to the provisions of this section shall be held individually responsible to the full extent of such loan.

Discrimination in declaring dividends.

SEC. 4. Section 1815 of the general statutes is hereby amended to read as follows: In declaring dividends the directors of savings banks shall have power to discriminate between deposits of one thousand dollars and less, and those over that sum; such discrimination shall not exceed one per centum per annum, and if, at any time, a discrimination becomes necessary, such discrimination shall always be made in favor of those deposits the amount of which is less than one thousand dollars.

SEC. 5. This act shall take effect from its passage.

Approved, June 1, 1899.

## [General Statutes.]

SEC. 1802. Loans and investments by savings banks in United States bonds, in bonds of this State, or in the obligations of any of the counties, towns, cities, boroughs, and school districts of this State, or in the bonds of any of the States or cities whose bonds savings banks are allowed by law to purchase, may be classed with loans upon real estate for the purpose of determining the proportion of loans required upon such estate.

1897, ch. 46.  
Loans and investments classed with real estate loans.

SEC. 1804. No savings bank having more than twenty-five thousand dollars deposits shall loan on personal security to any one person, company, or interest, more than three per cent. of its deposits at the time of making such loan.

1875, ch. 99.  
Loans on personal security.

SEC. 1805. No savings bank shall buy, or lend any money upon any obligation on which only one person or firm shall be holden, without taking additional security for the same equivalent to the guaranty or indorsement of some other responsible party.

G. S. 1875, 291.  
Security of obligations for one person or firm.

SEC. 1806. When any loan or investment is made by any savings bank, the names of the directors or trustees consenting thereto shall be entered upon the records of said bank, and said record shall be at all times open to the inspection of the corporators and auditors of said bank and the Bank Commissioners, and be *prima facie* evidence of the truth of the statements therein contained.

G. S. 1875, 291.  
Names of directors or trustees consenting to loans to be recorded.

SEC. 1807. Savings banks may receive on deposit from any one individual, in his own name or in the name of another, in any one year, a sum not exceeding one thousand dollars.

G. S. 1875, 291.  
Limit of deposit of one person in a year.

[Public Acts of 1899, House Bill No. 118.]

## CHAPTER 122.

An Act concerning Trust Deposits in Savings Banks.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Name and residence of *cestui que trust* and nature of trust to be disclosed.

When a deposit is made in any savings bank by one person in trust for another, the name and residence of the *cestui que trust* and the nature of the trust shall be disclosed, and the deposit shall be credited to the depositor as trustee for such person; and in case it be a legal trust, a certificate to that effect shall be filed at the time of the deposit, and if no notice of the existence and terms of a legal trust has been given in writing to the bank, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the *cestui que trust*.

Approved, May 19, 1899.

[Public Acts of 1899, Substitute for House Bill No. 133.]

## CHAPTER 202.

An Act concerning Deposits of Minors in Savings Banks.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Receipt of minor a sufficient release.

When any deposit shall be made in a savings bank by a minor, the receipt of such minor shall be a sufficient and valid release and discharge for the payment of such deposit or any part thereof.

Approved, June 20, 1899.

[Public Acts, 1895, Senate Bill No. 150.]

## CHAPTER CLIX.

An Act concerning Savings Banks.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Compensation to president.

Section 1808 of the General Statutes is hereby amended to read as follows: Savings banks whose deposits shall exceed five hundred thousand dollars may pay their presidents such compensation as the directors, managers, or trustees deem



reasonable, not exceeding three hundred dollars a year; those whose deposits shall exceed two million dollars may pay their presidents, as aforesaid, such compensation not exceeding five hundred dollars a year; those whose deposits exceed three million dollars may pay their presidents, as aforesaid, such compensation not exceeding one thousand dollars a year; those whose deposits exceed five million dollars may pay their presidents, as aforesaid, such compensation not exceeding fifteen hundred dollars a year; those whose deposits exceed seven million five hundred thousand dollars may pay their presidents, as aforesaid, such compensation not exceeding two thousand dollars a year; and those whose deposits exceed ten million dollars may pay their presidents, as aforesaid, such compensation not exceeding twenty-five hundred dollars a year; *provided*, that in cases where such compensation shall exceed three hundred dollars a year, it shall be determined by an affirmative vote of three-quarters of the whole number of directors, managers, or trustees, as the case may be.

Approved, May 23, 1895.

[General Statutes.]

SEC. 1809. No officer of a savings bank shall be a borrower, or surety for a borrower, of any of its funds, nor receive any money, or valuable thing, for negotiating, procuring, or recommending any such loan from such bank, or for selling or aiding in the sale of any stocks or securities to such savings bank. And any such officer, who shall violate any provision of this section, shall forfeit to the State one thousand dollars.

G. S. 1875, 292.  
Officers not to be borrowers or sureties of borrowers, etc.

SEC. 1810. No savings bank shall demand or receive on any loan, either as bonus, commission, or tax, or in any other way, directly or indirectly, more than the value of six dollars for the forbearance of one hundred dollars a year, and at that rate for a greater or less sum, or for a longer or shorter period; but the taking of interest in advance for a period not to exceed six months, and the reimbursement of any money, paid by said bank for insurance, on property mortgaged to them, shall not be deemed a violation of this section.

1887, ch. 87.  
Rate of interest on loans.



[Public Acts of 1899, House Bill No. 11.]

## CHAPTER I.

An Act amending an Act concerning Payments for  
Insurance by Mortgagees.

*Be it enacted by the Senate and House of Representatives in  
General Assembly convened :*

Payment of  
insurance pre-  
miums, taxes,  
and assessments  
by mortgagee.

Section 3009 of the general statutes is hereby amended by inserting after the word "Premiums" in the first line thereof the words "of insurance, taxes, and assessments" and after the word "for" in the second line thereof the word "protecting," and in the second line thereof, omitting the words "insuring" and "against loss by fire" so that the said section when amended shall read as follows: Premiums of insurance, taxes, and assessments paid by the mortgagee of any property, for protecting his interest therein, shall be deemed to be a part of the mortgage debt, and shall be re-deemed to him before he can be required to release his title.

Approved, March 15, 1899.

[General Statutes.]

1879, ch. 27.  
Limit of sum to  
be expended in  
construction of  
buildings.

SEC. 1811. No savings bank shall expend in the purchase or construction of any building, for the purpose, in whole or in part, of accommodating the business of said bank, a greater sum than may be taken from the surplus of said bank, after allowing for the depreciation of assets and the reserve required by law, and subject in all cases to the approval of the Bank Commissioners.

1877, ch. 55.  
Auditors and  
their duties.

SEC. 1812. The directors, managers, or trustees of savings banks shall annually appoint not less than two auditors, who shall not be directors, managers, or trustees thereof, who shall examine the books, accounts, and securities belonging to such bank, and make a sworn statement, showing the true condition thereof on the first day of October in each year, which shall be kept on file in the office of said bank, and an attested copy forwarded to the Bank Commissioners on or before the first day of November in each year.

1897, ch. 136.  
Dividends of  
savings banks.

Section 1813 of the general statutes is hereby amended to read as follows: The net income of any savings bank in

excess of a sum equal to one-eighth of one per cent. of its deposits, actually earned during the six months last preceding, and no more, may be semi-annually divided among its depositors; but no dividend shall exceed a rate of four per cent. per annum, except as provided in section 1814 of the general statutes.

SEC. 1814. No savings bank shall make any dividend, except as provided in the preceding section, until its surplus shall have accumulated to an amount equal to three per cent. of its deposits. Such surplus shall be kept as a contingent fund; but no savings bank shall carry to its contingent fund a sum larger than an amount equal to ten per cent. of its deposits; and any surplus beyond that amount shall be divided among the depositors entitled to such dividends, in sums of not less than one per cent. of its deposits.

1877, ch. 68.  
1880, ch. 30.  
Surplus.

SECTION 1. Section 1816 of the general statutes is hereby amended to read as follows: The treasurer of each savings bank shall give bonds with surety to the acceptance of the directors or trustees in not less than ten thousand dollars, payable to said bank, and shall give new bonds with surety to the acceptance of the directors or trustees as often as once in every period of six years from the date of giving the last bonds. The said bonds shall forthwith be recorded at length in the books of said savings bank and in the office of the secretary of this state, and shall at all times be subject to the inspection of the Bank Commissioners, and shall be inspected by them at every examination of said bank; and it shall be the duty of the president of said savings bank to safely preserve the original bonds so given. No president, director, or trustee of such savings bank shall be surety in the bonds of such treasurer.

1877, ch. 224.  
Bonds of treasurers of savings banks.

SEC. 2. In case of the loss of any such bond, a certified copy of the same shall be admitted in evidence on the trial of any civil or criminal action in the courts of this state.

Copy of bond in evidence.

[General Statutes.]

G. S. 1875, 292.  
Notice to corporators of meetings.

SEC. 1817. The treasurer of each savings bank shall, at least ten days before each meeting of the corporators, mail or deliver to each a written or printed notice of the day and hour of holding such meeting; and if he shall neglect to give such notice, he shall pay one hundred dollars to the town where such bank is located.

1886, ch. 56.  
Treasurer to make sworn statement to Comptroller annually.

SEC. 1818. The treasurer of every savings bank shall, on or before the tenth day of July annually, deliver to the Comptroller a sworn statement containing the name and amount standing to his credit of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; provided that this section shall not apply to the deposit made by any person known to the bank to be living. The Comptroller shall communicate the statements which shall be so delivered to him to the General Assembly on or before the third day of its next session.

1886, ch. 56.  
Penalty for not doing so.

SEC. 1819. The treasurer of any savings bank neglecting or refusing to comply with the provisions of the preceding section shall be fined one hundred dollars.

1878, ch. 115.  
Treasurer to make sworn statements to Bank Commissioners.

SEC. 1820. The treasurer of each savings bank, on or before the first day of October in each year, and oftener if required by the Bank Commissioners, shall transmit to them a sworn statement of its condition, giving the par value, cost, and market value of its assets, and answers to all particulars required in the annual statements of banks and trust companies to said commissioners.

G. S. 1875, 292.  
Removal of corporator.

SEC. 1821. When a corporator of any savings bank shall neglect to attend its meetings for three successive years, or be convicted of any crime, he may be removed by a unanimous vote of said corporators at any annual meeting.

[Public Acts of 1893, Senate Bill No. 162.]

## CHAPTER CCXXX.

An Act concerning Removal of Corporators of Savings Banks.  
*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Removal of savings bank corporator by vote.

SECTION 1. At the annual meeting of any savings bank when two-thirds of all the corporators of said bank are present, a corporator may be removed by a four-fifths vote of those present.

SEC. 2. All acts and parts of acts inconsistent herewith are **Repealed** hereby repealed.

SEC. 3. This act shall take effect upon its passage.

Approved, June 23, 1893.

[General Statutes.]

SEC. 1822. The directors, managers, or trustees of sav- G. S. 1875, 292. Vacancies in office, how filled.  
ings banks may fill any vacancy in any office, and the person  
chosen to fill the same shall hold said office till another is  
chosen in his stead; and when any officer cannot perform  
the duties of his office they may appoint an assistant to him  
during their pleasure until the next annual meeting of said  
corporation, who shall have the same powers and duties as  
such officer.

SEC. 1823. The directors, managers, or trustees of any G. S. 1875, 292. 1878, ch. 64. Penalty for violating or assenting to violation of law relating to savings banks.  
savings bank assenting to a violation of any provision of law  
relating to savings banks, shall be jointly and severally liable  
to said savings bank for any loss which may result there  
from. And any officer, director, or trustee of any savings  
bank, who shall intentionally violate any of the provisions of  
the statute law of this State relating to savings banks, shall  
be fined not less than one hundred nor more than one thou-  
sand dollars; and it shall be the duty of the State's Attorney  
for the county where such bank is located to prosecute such  
violation, on complaint thereof by the Bank Commissioners.

SEC. 1824. Every person who shall violate any provision G. S. 1875, 293. Penalty for violating law relating to banks, savings banks, or trust companies.  
of law in relation to banks, savings banks, or trust companies,  
for which no other penalty is provided, or provision made,  
shall be fined not less than one hundred nor more than five  
hundred dollars.

[Public Acts of 1889, Senate Bill No 90.]

# CHAPTER CXLII.

## An Act concerning False Entries by Bank Officials.

*Be it enacted by the Senate and House of Representatives in Gen-  
eral Assembly convened:*

Every treasurer, cashier, officer, clerk, or agent, or Penalty for making false entries by bank officials.  
employe, of any savings bank, trust company, bank, or bank-  
ing association in this State, who shall make any false entry



upon the collection or forwarding register, or any other book of said savings bank, trust company, bank, or banking association, with intent to deceive the Bank Commissioners of this State, or the officers or auditors of or any person appointed to examine the affairs or condition of such savings bank, trust company, bank, or banking association, and any person who with like intent aids or abets any treasurer, officer, clerk, or agent in any violation of this section, shall be imprisoned in the State prison for not more than ten years.

Approved, May 16, 1889.

[General Statutes.]

## CHAPTER CXI.

### BANK COMMISSIONERS.

SECTION.	SECTION.
1825. Bank Commissioners.	1829. Reports of commissioners.
1826. Officers of banks, savings banks, and trust companies ineligible to office of Bank Commissioner.	1830. Duty of commissioners when charter of bank, savings banks, or trust company is forfeited. Receivers.
1827. General duties.	
1828. Where treasurer of savings bank is cashier of a national bank.	

1877, ch. 127.  
1887, ch. 5, § 23.  
Bank Commissioners.

SEC. 1825. There shall continue to be two Bank Commissioners, who shall be appointed by the Governor with the advice and consent of the Senate. During the regular session of the General Assembly in 1889 and biennially thereafter one commissioner shall be so appointed who shall hold office four years from the first day of July following his appointment. Vacancies may be filled by the Governor until the next regular session of the General Assembly, when they shall be filled by the Governor with the advice and consent of the Senate.

1883, ch. 57.  
Officers of banks, savings banks, and trust companies ineligible to office of Bank Commissioner.

SEC. 1826. No officer of any bank, savings bank, or trust company chartered by this State shall be eligible to the office of Bank Commissioner; and if any Bank Commissioner shall, at any time, become indebted to any bank, savings bank, or trust company, or shall engage or be interested in the sale of securities as a business or in the negotiation of loans for others, his office shall become vacant; and it shall be the duty



of the cashier of any bank, and the treasurer of any savings bank or trust company to which a Bank Commissioner shall become indebted, to give immediate notice thereof to the Governor.

SEC. 1827. The Bank Commissioners shall visit and examine every bank, savings bank, and trust company, semi-annually, or oftener, and may examine its books and papers in the presence of one or more of its officers, to ascertain whether it has been managed according to law; examine any persons, under oath, in relation to its affairs, which oath such commissioners may administer; may compel the attendance of witnesses, and the production of books and papers by suitable process; and in case any person, on request of the commissioners, shall refuse to comply with any of the provisions of this section, may apply to a judge of the Superior Court, who shall cause such person to come before him, and inquire into the facts set forth in such application, and may thereupon commit such person to jail until he shall comply with said provisions; but the Bank Commissioners shall not impart any information obtained by them in the course of such examination, except so far as may become necessary in the performance of their duties.

G. S. 1875, 287.  
General duties.

SEC. 1828. The Bank Commissioners shall visit and examine every savings bank whose treasurer is cashier of any national banking association, at the same time the United States examiner shall visit such national banking association.

G. S. 1875, 293.  
When treasurer is cashier of national bank.

SEC. 1829. The commissioners shall annually report to the Governor the condition of all such institutions examined by them, with such recommendations as they may deem proper; and such annual reports shall be submitted to the General Assembly at its regular sessions. The commissioners shall also report to the Governor and to the State's Attorney in the county where any such institution is located any violation of law by it or any of its officers.

G. S. 1875, 287.  
1887, ch. 5, § 25.  
Reports of Bank Commissioners.

SEC. 1830. When in the opinion of the Bank Commissioners the charter of any bank, savings bank, or trust company, shall be forfeited, or the public are in danger of being defrauded by any bank, savings bank, or trust company, said commissioners, or the State's Attorney in the county in which such bank, savings bank, or trust company is situated, shall

G. S. 1875, 288.  
1879, ch. 8.  
Duty of Commissioners when charter of bank, savings bank, or trust company shall be forfeited

prefer a complaint to the Superior Court for such county, if in session, or if not, to a judge of the Supreme Court of Errors, praying that such bank, savings bank, or trust company may be enjoined from any further proceedings in its business, and that its charter may be revoked, and its property disposed of: whereupon said court or judge shall forthwith issue a citation to said bank, savings bank, or trust company, to be served upon the president, a majority of the directors, and the cashier or treasurer, by leaving a true and attested copy with each, or at his last usual place of abode, commanding it to appear before said court or judge, on a day and at a place named in such citation, to answer to said complaint. And if upon the hearing said court or judge shall be of opinion that the charter of such bank, savings bank, or trust company is forfeited, or that the public are in danger of being defrauded thereby, said court or judge shall issue an injunction to the agents of such bank, savings bank, or trust company, enjoining them from proceeding in the transaction of its business, and appoint not exceeding three disinterested persons to be receivers of such bank, savings bank, or trust company; and said court, at any term or session subsequent to the issuing of said injunction, may, upon a hearing of all the parties, declare the charter of such bank, savings bank, or trust company, to be null and void.

[Public Acts of 1889, Senate Bill No. 120.]

#### CHAPTER VII.

An Act amending an Act concerning Bank Commissioners.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

**Injunction to  
preserve assets  
of bank or trust  
company.**

SECTION 1. Section 1830 of the general statutes is hereby amended by adding at the end thereof the following:

Any such court or judge may, on application of said Bank Commissioners, whenever in the opinion of such court or judge it may be necessary to preserve assets or protect depositors, enjoin any bank, savings bank, or trust company from

doing any part of its business or paying out its funds for such time as may be deemed requisite.

SEC. 2. This act shall take effect upon its passage.

Approved, February 21, 1889.

[Public Acts of 1897, Substitute for House Bill No. 54.]

### CHAPTER III.

#### An Act relating to Banks, Savings Banks, and Trust Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. Any judge of the superior court may, on application of the Bank Commissioners, or on the application of the directors of any bank, savings bank, or trust company, whenever in the opinion of said commissioners or directors it may be necessary to preserve assets or protect depositors, make an order restraining any bank, savings bank, or trust company from paying out its funds or any portion thereof, or from declaring or paying any dividends on deposits or capital stock, for such time as said judge shall deem necessary. Such order shall be in writing directed to the bank, savings bank, or trust company to be affected thereby, and a copy of the order attested to and left by said commissioners or either of them with the treasurer or cashier of such institution shall be sufficient notice thereof. Before issuing such restraining order on the application of the Bank Commissioners, the judge shall cause reasonable notice to be given the bank to be affected thereby.

Banks, savings banks, or trust companies may be restrained from paying out funds.

SEC. 2. Before the directors of any bank, savings bank, or trust company shall apply for such restraining order to any judge, they shall give notice in writing to the Bank Commissioners of their intention to so apply at least ten days before such application is made.

Notice of application for restraining order.

SEC. 3. Whenever in the opinion of the Bank Commissioners such order should be revoked or modified in any way, any judge of the superior court may, on application of said commissioners, revoke or modify the original order, and

Revocation of order.

notice of such revocation or modification shall be given to the institution affected thereby in the same manner as in the case of the original order.

SEC. 4. This act shall take effect from its passage.

Approved, February 5, 1897.

[General Statutes.]

1875, ch. 100.  
Attachment of  
estates of  
banks, saving  
banks, or trust  
companies.

SEC. 1831. All attachments of the estate of any such corporation, made within sixty days of the filing of any complaint as prescribed in the preceding section, and all levies of execution upon the estate of said corporation not completed within the period aforesaid, except such levies as are made in pursuance of attachments which are not herein invalidated shall, upon the granting of the prayer of said complaint and the appointment of receivers of said corporation, be and become dissolved.

G. S. 1875, 287.  
Apportionment  
of salaries of  
Bank Commis-  
sioners.

SEC. 1832. The Comptroller shall apportion the salaries of the Bank Commissioners among the several banks, savings banks, and trust companies, in proportion to the aggregate amount of the capital and deposits of each, according to their average, as nearly as can be ascertained, for the year preceding, and notify each by mail of the amount apportioned it, and it shall pay the same to the State within twenty days from the time of mailing such notice; and any institution which shall not pay the same within said time shall forfeit two hundred dollars, together with the amount so apportioned, to the State.

[Public Acts of 1893, Senate Bill No. 235.]

CHAPTER CXG.

An Act concerning Expenses of Bank Commissioners.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Expenses of  
Bank  
Commissioners.

There shall be allowed annually to the two Bank Commissioners, for their necessary expenses while engaged in official duty, the sum of five hundred dollars each, to be apportioned and collected in the same manner as is provided for the apportionment and collection of their salaries in section 1832 of the general statutes.

Approved, June 6, 1893.



## CHAPTER CXII.

## RECEIVERS OF BANKS, SAVINGS BANKS, AND TRUST COMPANIES.

SECTION.	SECTION.
1833. Receivers of banks and trust companies.	1842. Original orders of courts.
1834. Limitation of time for presenting claims to receivers of banks, savings banks, and trust companies.	1843. Reports, orders, and bonds to be kept by clerk.
1835. Report of receivers and appeal from their doings.	1844. Clerk to minute on docket filing of papers, etc.
1836. General duties.	1845. Application for order on receivers.
1837. Claims in favor of the corporation when barred against receivers.	1846. Foreign attachment.
1838. Powers of a judge of the Supreme Court of Errors.	1847. Order for final disposition of funds on hand.
1839. Receivers to make sworn statement to Bank Commissioners.	1848. Discharge of receivers.
1840. Penalty for not delivering books, papers, etc., to receivers.	1849. Receivers to apply for dissolution of injunctions against them.
1841. Receivers to file statements with clerk of Superior Court.	1850. Penalty for neglect; fees and allowance.
	1851. Appropriation of avails of property in receivers' hands.
	1852. Fraudulent payments and conveyances by banks, etc., void.

SEC. 1833. Receivers of any bank or trust company whose capital is impaired may be appointed by the Superior Court for the county in which such bank or trust company is located, on the petition of the holders of a majority of the shares of its capital stock, if the court finds that the interests of the stockholders require that the affairs of such bank or trust company should be closed.

SEC. 1834. The Superior Court, upon appointing receivers of any bank, savings bank, or trust company, shall, in the absence of any statutory provision therefor, limit the time within which all claims against such corporation shall be presented to said receivers, and said court may, upon proper cause shown, extend such time, and shall cause such public notice of such limitation or extension of time to be given, as it shall deem reasonable and just. And all claims not presented to said receivers within the period limited therefor shall be forever barred.

SEC. 1835. Said receivers shall receive proof of, and allow or disallow, as justice and equity may require, the several claims which may be presented to them as aforesaid, and shall make report thereof to said court, specifying particularly those allowed and disallowed, and shall give such notice as said court may prescribe, to any party whose claim or any part

G. S. 1875, § 288.  
1879, ch. 8.  
Receivers of  
banks and trust  
companies.

1875, ch. 100.  
Limitation of  
time for pre-  
senting claims  
to receivers of  
banks, savings  
banks, and trust  
companies.

1875, ch. 100.  
Report of re-  
ceivers, and  
appeal from  
their doings.



thereof is disallowed. Any person aggrieved by the doings of said receivers, in the allowance or disallowance of any claim, or any part thereof, may, after said report shall have been returned to said court, and within such time as said court shall limit for that purpose, and not afterwards, make his complaint in writing to said court, setting forth with reasonable certainty the grievance whereof he complains, and said complaint being first served on said receivers, and upon any other party in interest who may be entitled to notice, in such manner as said court shall prescribe or deem reasonable, said court shall, by a committee or otherwise, inquire into the grievances complained of, and grant such relief in the premises as to law and equity may appertain.

1875, ch. 100.  
General duties.

SEC. 1836. Said receivers shall, as soon after their appointment as may be, make and return to said court an inventory and appraisal of the assets of such corporation, verified by oath according to their best knowledge, information, and belief, and shall from time to time thereafter make and return such additional or supplementary inventories and valuations, and render such reports of their doings and statements of accounts as shall be necessary for the information of said court, or as shall be required by the order of said court. They shall hold all the assets which shall come into their hands, as such receivers, subject to the order of said court, shall convert the same into money, with all reasonable dispatch, and for that purpose may sell and dispose of said assets, and make all proper conveyances thereof, and may compromise all doubtful claims for or against such corporation; provided, that no claim in favor of such corporation against any director, trustee, or other officer thereof, for breach or neglect of official duty, shall be compromised without the special authority and approval of said court. In cases of doubt or difficulty they may, upon written application, ask the advice of said court as to the manner in which they shall execute their trust. Said court may from time to time, of its own motion, or on complaint of any party interested, make all necessary and proper orders as to the proceedings of said receivers, their compensation and other expenses, and may make and render any and all proper judgments and decrees, as the exigencies of the case may require, for the right

administration and final settlement of such estate according to law.

SEC. 1837. No claim in favor of such corporation not barred by the statute of limitations at the time of serving the citation on said corporation for the appointment of receivers shall be barred against said receivers in any suit for the recovery thereof, brought by them either in their own name or in the name of said corporation.

1875, ch. 122.  
Citation to show  
cause against  
receivers.

SEC. 1838. Any judge of the Supreme Court of Errors may exercise all the powers of the Superior Court included in the four preceding sections, whenever the Superior Court of the proper county is not in session at a civil term, and the orders and doings of said judge in the premises shall be recorded with the records of said Superior Court.

1875, ch. 106.  
Powers of a  
judge of the  
Supreme Court  
of Errors.

SEC. 1839. The receivers of any savings bank or trust company shall, on or before the tenth day of July next after their appointment, and annually thereafter, so long as they remain in the charge and administration of the assets of such corporation, render to the Bank Commissioners a sworn statement containing the same information concerning the affairs of such corporation that treasurers of savings banks or cashiers of trust companies are required to furnish to said commissioners, and including a statement of all the assets of such corporation, and, so far as possible, a detailed enumeration thereof, with their cash values, and also a statement, in detail, of the expenses incurred by them in the administration of the affairs of such corporation, and an estimate of the amount which they will ask the Superior Court to allow them for their own services during the time covered by such statement. And said receivers shall, at any time when required, furnish the Bank Commissioners with such information as treasurers of savings banks or cashiers of trust companies are by law required to furnish them. Any receiver or receivers who shall fail to comply with the requirements of this section shall forfeit to the State the sum of five hundred dollars.

1875, ch. 46.  
1875, ch. 113.  
1879, ch. 8.  
1881, ch. 16.  
Receivers to  
make sworn  
statement to  
Bank Com-  
missioners.

SEC. 1840. Any person who shall willfully neglect or refuse to deliver to the receivers of any bank, savings bank, or trust company, on demand, any books, papers, or any evidences of title, or debt, or property belonging to such bank, savings bank, or trust company in his possession, or under

G. S. 1875, 1889.  
Penalty for not  
delivering  
books, papers,  
etc., to receivers  
etc.

his control, shall be fined not more than ten thousand dollars, or imprisoned not more than three years, or both.

1885, ch. 73.  
Receivers to file  
statement with  
clerk of Superior Court.

SEC. 1841. The receivers of any bank, savings bank, or trust company shall file with the clerk of the Superior Court in the county in which such bank, savings bank, or trust company is, or, at the time of the appointment of such receivers, was located, within the first three days of each and every term and session of that court in said county for the transaction of civil business, a statement subscribed and sworn to by them, containing the following particulars, so far as they do not appear in a preceding report on file in said court, and any changes or additions that shall have occurred since the filing of such preceding report, that is to say:

1. The names and residences, so far as may be known, of all the creditors of such corporation, and the amounts severally due them.

2. A full statement of all the assets of such corporation, with the estimated value of the same at the time of the appointment.

3. A particular statement of the disposition made of such assets, the amount realized therefrom, the reasons for any failure to realize the par value of the same, and the details of expenses incurred in converting the same into cash.

4. A like statement of all said assets on hand, with a detailed estimate of the value thereof, and any reason or reasons for delay in converting the same into cash.

5. A statement of all disbursements of money made by them in the discharge of the office of receiver.

6. The amount of cash on hand, and the place or places of deposit of the same, and the terms of such deposit.

7. The amount of charges made for service in the receivership, the amount paid, the mode of payment, and the arrangements made for final security or payment of the same.

885, ch. 73.  
Original orders  
of court.

SEC. 1842. It shall be the duty of every such receiver to lodge with said clerk, immediately after the passage of any order by the court, or any judge, pertaining to his said office, the original of such order.

885, ch. 73.  
Reports, orders  
and bonds to be  
kept by clerk.

SEC. 1843. Said clerk shall keep all reports and orders relating to the receivership on file in his office, and shall not allow the same to be taken therefrom except in his personal

custody, and shall have the custody and care of any bonds given by the receiver or receivers pursuant to the order of said court, or any judge having cognizance of the subject matter.

SEC. 1844. Said clerk shall forthwith minute on the docket 1887, ch. 76.  
Clerk to minute  
on docket, &c. of civil causes the filing of any paper and the passage of any order at length among the records of the court. And for the services required of him by this chapter shall receive the same fees as in other civil causes, to be paid by order of the court out of the trust funds.

SEC. 1845. Any person interested as a creditor of such insolvent corporation may apply, in writing, to said court, at any time when in session, and to any judge of the Supreme Court of Errors when said Superior Court is not in session, for any proper order upon the receiver or receivers, touching the conduct of the trust, upon giving notice by service of a copy on such receiver or receivers at least ten days before the time of hearing, subject to the payment of costs in case said court or judge shall find the application to be unreasonable, and said court or judge, as the case may be, shall make such order, after due hearing, as shall be found best for all parties concerned. 1885, ch. 76.  
Application for  
order on receiver-  
ers.

SEC. 1846. No part of the funds or property in the hands of such receivers shall be subject to process of foreign attachment. 1885, ch. 74.  
Foreign attach-  
ment.

SEC. 1847. Within sixty days after all the assets of such insolvent corporation have been converted into money, said receiver or receivers shall apply to said Superior Court, or to a judge of the Supreme Court of Errors if the Superior Court is not in session, for an order for the final disposition of the funds on hand. Said court or judge shall thereupon fix a time and place of hearing on said application, and order notice thereof by publication in such manner as shall be deemed reasonable. At said hearing said court or judge shall examine the accounts of the receiver or receivers, and on finding the same correct and lawful shall ascertain the balance on hand and direct the distribution of the same according to law. Said court or judge shall prescribe the place of payment, and the time within which the same may be called for. After the expiration of said time it shall be the duty of the receiver or 1885, ch. 73.  
Order for final  
disposition of  
funds on hand.



receivers to deposit with the Treasurer of the State all sums not called for, together with a list of the persons severally found by them entitled thereto. Said sums shall remain in the treasury of the State, subject to the call of the persons severally entitled to the same.

1885, ch. 73.  
Discharge of re-  
ceivers.

SEC. 1848. After a final disposition of the trust funds as aforesaid, the receiver or receivers, upon their application to said court, and after such public notice as said court may require, may be discharged from further liability under their trust.

1885, ch. 73.  
Receivers to  
apply for disso-  
lution of  
injunction  
against them.

SEC. 1849. In any action against the receiver or receivers of any bank, savings bank, or trust company in which an injunction shall have been or shall be granted, restraining such receiver or receivers from disposing of any of the trust estate, it shall be the duty of such receiver or receivers to apply for the dissolution of said injunction, within thirty days after the writ or order of injunction is served. And when such application is made, the hearing thereon shall have precedence of all other causes in respect to the order of trial.

1885, ch. 73.  
Penalty for  
neglect, fees  
and allowance.

SEC. 1850. Any receiver neglecting to comply with the provisions of sections 1841, 1842, 1847, 1849, or any of them, shall forfeit twenty dollars for each day of such neglect, one half to him who shall sue therefor, and the other half to the State. The fees of receivers of banks, savings banks, and trust companies shall be one per cent. of the amount of dividends paid to depositors and other creditors, and may be drawn by said receivers at the time dividends are paid, and shall be in full for their personal and clerical services; all other expenses to be taxed and allowed by the court: provided, that if in the settlement of such trusts it shall appear that the aggregate amount of dividends paid is less than two hundred and fifty thousand dollars, the court may allow such further sum as may be equitable and just.

1880, ch. 25.  
Fees of  
receivers.

G. S. 1875, 288.  
Appropriation  
of avails of prop-  
erty in receiv-  
ers' hands.

SEC. 1851. The avails of the property of any bank or trust company in the hands of a receiver or receivers shall be appropriated ratably to the payment: first of the charges and expenses of settling its concerns; secondly, of the circulating notes, if any; thirdly, of all deposits; fourthly, to the repayment of all sums which have been subscribed and paid in for its stock by the State, or school fund; fifthly, to the



payment of all other liabilities; and the surplus shall be paid and distributed among the stockholders.

SEC. 1852. All payments and conveyances made by any such bank or trust company in contemplation of insolvency, to or for the use of any or all its creditors, with the fraudulent intent to prevent the distribution and appropriation of its effects in the manner prescribed by the preceding section, shall be utterly void.

G. S. 1855, 288.  
Trusts and con-  
veyances made  
by a bank or  
trust company,  
void.

[Public Acts of 1889, Substitute for House Bill No. 151.]

#### CHAPTER CCXLVIII.

SECTION 1. Section 3836 of the general statutes is hereby amended by inserting after the word "insurance," in the second line thereof, the word "investment," so that said section as amended shall read as follows: Shares of the capital stock of any bank, national banking association, trust, insurance, investment, turnpike, bridge, or plank road company, owned by any resident in this State, shall be set in his list, at its market value in the town in which he may reside; but so much of the capital of any such company as may be invested in real estate, on which it is assessed and pays a tax, shall be deducted from the market value of its stock, in its returns to the assessors.

Shares of capital  
stock, how set in  
list.

SEC. 2. The term investment company as used in this act shall include all corporations described in section 1853 of the general statutes.

Definition.

[General Statutes.]

### TITLE XXV.

#### BILLS OF EXCHANGE AND PROMISSORY NOTES.

#### CHAPTER CXIV.

##### SECTION.

1861. Grace.

1864. Rule of damages on protest of bill of exchange without this State.

##### SECTION.

1865. Notes in payment for patented articles, to so state.

1866. Penalty for violation of preceding section.

SEC. 1861. No days of grace shall be allowed on any promissory note, bill of exchange, or order, payable in this State, at sight or on demand, or upon any bank check, unless expressly provided for therein.

G. S. 1855, 344,  
83.  
Grace.  
2 Conn., 478.  
8 Conn., 505.  
31 Conn., 266.

Repealed.

SEC. 1863. Repealed 1897. See Chapter LXXIV, Section 190.

G. S. 1875, 344,  
§ 7.  
Rule of damages  
on protest of  
bill of exchange  
without this  
State.  
2 Root, 405.  
19 Conn., 141.

SEC. 1864. When any bill of exchange, drawn or negotiated in this State upon any person in any other State, Territory, or District of the United States, shall be returned unpaid, and have been duly protested for non-payment in the manner usual in cases of foreign bills of exchange, the person to whom the same is payable shall be entitled to recover from the drawer or indorsers of such bill of exchange the damages hereinafter specified, over and above the principal sum for which such bill shall have been drawn, together with the lawful interest on the aggregate amount of such principal sum and damages, from the time at which notice of such protest shall have been given, and payment of said principal sum and damages demanded; that is to say, if such bill shall have been drawn upon any person in the city of New York, in the State of New York, two per cent. upon the principal sum specified in such bill; if upon any person in the States of New Hampshire, Vermont, Maine, Massachusetts, Rhode Island, New York [except the city of New York], New Jersey, Pennsylvania, Delaware, Maryland, or Virginia, or in the District of Columbia, three per cent. upon such principal sums, if upon any persons in the States of North Carolina, South Carolina, Ohio, Illinois, Indiana, Michigan, Kentucky, or Georgia, five per cent. upon such principal sum, or if upon any person in any other State, Territory, or District of the United States, eight per cent. upon such principal sum; and such damages shall be instead of interest and all other charges, to the time at which the notice of such protest shall have been given, and such demand of payment shall have been made; and the amount of such bill, and the damages payable thereon, as above specified, shall be determined without reference to the rate of exchange existing at the time of such notice and demand of payment.

1877, ch. 148.  
Notes in pay-  
ment for patent-  
ed articles, to so  
state.

SEC. 1865. When any person shall vend or sell any patent or patented article, or pretended patent or patented article in this State, to any other person, and shall take and receive from such other person any note, negotiable or non-negotiable, said note shall express in the body thereof that the consideration therefor is a patent or patented article, and

name the patent or patented article for which said note was executed.

SEC. 1866. Any person who shall violate any of the provisions of the preceding section shall be imprisoned in the State prison not more than five years, or in the common jail not less than six months; and if any person shall take, receive, or negotiate any note executed according to the provisions of the preceding section, he shall be deemed in law to have received the same under suspicious circumstances, and liable to all equities in favor of the maker or makers thereof.

1877, ch. 142.  
Penalty for violation of preceding sec. 1866.

[Public Acts of 1899, House Bill No. 315.]

#### CHAPTER 4.

An Act concerning the Blank Indorsement of Non-negotiable Instruments.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

The blank indorsement of a non-negotiable note by a person who is neither its maker nor its payee, before or after the indorsement of such note by the payee, shall import the contract of an ordinary indorsement of negotiable paper, as between such indorser and the payee or subsequent holders of such paper.

Blank indorsement.

Approved, April 20, 1899.

NOTE.—See Laws, 1897, Chapter LXXIV. An Act relating to Negotiable Instruments, being an Act to establish a Law Uniform with the Laws of other States on that subject.

[Public Acts of 1897, House Bill No. 212.]

#### CHAPTER CCXXI.

An Act concerning Promissory Notes, Bills of Exchange, and other Evidences of Indebtedness.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

SECTION 1. The first day of January, the twelfth day of February, the twenty-second day of February, the thirtieth day of May, the fourth day of July, the first Monday of

Holidays.

September, and the twenty-fifth day of December, of each year, or whenever any of said days shall fall upon Sunday, the Monday next following such day, and any day appointed or recommended by the governor of this state, or the president of the United States, as a day of thanksgiving, fasting, or any religious observance, shall, for all purposes regarding the presenting for payment or acceptance, and of the protesting and giving notice of the dishonor of bills of exchange, bank checks, promissory notes, drafts, acceptances, bonds, or other evidences of indebtedness, be treated as public holidays.

Banking hours  
end at noon on  
Saturday.

SEC. 2. On Saturday of each week, banking hours shall end at twelve o'clock, noon, instead of at three o'clock in the afternoon, any custom to the contrary notwithstanding, and Saturday shall for the acceptance and maturity of negotiable instruments, but only for such purpose, be treated as a holiday, except that instruments payable on demand may, at the option of the holder, be presented for payment before twelve o'clock, noon, on Saturday when that entire day is not a holiday.

Repeal.

Effect of this  
act.

SEC. 3. Chapter XLI of the public acts of 1895, being an act concerning promissory notes, bills of exchange, and other evidences of indebtedness, is hereby repealed; *provided, however*, that the provisions of said chapter shall apply to negotiable instruments made and delivered prior to the fifth day of April, 1897.

Approved, June 9, 1897.

[*Extracts from Chapter CXIX, General Statutes.*]

## PRIVATE CORPORATIONS.

### GENERAL PROVISIONS.

#### SECTION.

- 1909. Charters subject to alteration and repeal.
- 1910. Corporations must organize within two years after approval of charter.
- 1911. Amendment to charter how accepted.
- 1917. Regulation of investments.

#### SECTION.

- 1919. Special meeting, how called, upon failure to hold annual meeting.
- 1922. Regulation of directorship of different corporations.
- 1924. Stock, how pledged.
- 1927. Proxies.
- 1941. Banks, etc., not to change location without authority.

G. S. 1875, 278,  
§ 3.  
Charters granted  
subject to al-  
teration and re-  
peal.

SEC. 1909. All acts creating or authorizing the organization of corporations, or altering the charters of corporations previously existing, which have been or shall be passed by



the General Assembly, and the charters of all corporations heretofore granted, and under which no corporations have been organized, shall be subject to alteration, amendment, and repeal at the pleasure of the General Assembly unless otherwise expressly provided in such acts.

10 Conn., 157, 409. 12 Conn., 499, 530, 7, 361. 13 Conn., 173, 493, 110, 249. 14 Conn., 437, 594, 174, 146. 15 Conn., 327, 312, 437, 475. 16 Conn., 98, 149, 593, 179. 17 Conn., 40, 454. 18 Conn., 53. 20 Conn., 200, 178. 21 Conn., 444. 22 Conn., 572, 592, 394, 435, 74, 133, 196, 575, 535. 24 Conn., 468. 26 Conn., 287. 27 Conn., 171, 142. 28 Conn., 289. 30 Conn., 94.

4 Conn., 146.  
5 Conn., 146.  
6 Conn., 146.  
7 Conn., 146.  
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25 Conn., 146.  
26 Conn., 146.  
27 Conn., 146.  
28 Conn., 146.  
29 Conn., 146.  
30 Conn., 146.

SEC. 1910. The charter of any private corporation hereafter granted, shall be and become void, unless said corporation shall be organized, and a certificate of such organization sworn to by the president or secretary, or, if there be no such officers, by an officer having custody of the records of such corporation, shall be filed in the office of the Secretary of the State within two years from the date of the approval of its charter.

1884, ch. 38.  
Corporations  
must organize  
within two  
years after  
approval of  
charter.

SEC. 1911. When any amendment or alteration of the charter of any corporation shall be made, if it be not otherwise specially provided in the resolution making such alteration or amendment, it shall not become operative, unless within six months after its passage it shall be accepted at a meeting of said corporation, legally warned for that purpose, nor unless an attested copy of said acceptance shall be lodged on file in the office of the Secretary of the State, to be recorded by him in a book kept for that purpose; and such acceptance shall operate to make the original charter, and all resolutions amending and altering the same, subject to amendment, alteration, and repeal, at the pleasure of the General Assembly.

1884, ch. 38.  
Corporations  
must organize  
within two  
years after  
approval of  
charter.

SEC. 1917. Whenever the board of directors of any corporation organized under the laws of this State for the purpose of lending money on real estate security, and issuing, negotiating, guarantying, and dealing in bonds and mortgage securities, shall have voted that said corporation shall never issue and have outstanding at any one time bonds exceeding a certain amount specified in such vote, and said vote shall be ratified and approved by said corporation at a meeting of the stockholders, a copy of such votes of the directors and of the corporation, certified by its secretary and attested by the president and a majority of the directors, may

1879, ch. 13.  
Regulation of  
investments.



be filed for record in the office of the Secretary of the State, and thereupon said votes shall be effectual to bind said corporation, and shall operate as a perpetual limitation of its corporate powers.

1877, ch. 56  
Special meeting  
how called,  
upon failure to  
hold annual  
meeting.

SEC. 1919. Whenever any corporation, public or private, except corporations having a capital stock, or associated proprietors of common fields, or whenever any association organized under the laws of this State shall have failed to hold their annual meeting, or to legally elect officers thereat, and no provision shall be contained in its charter, articles of association, or by-laws, or provided by law for such contingency, a special meeting for that purpose may be called by the persons whose duty it is to call the annual meeting, and shall be called by such persons whenever requested so to do by not less than ten, or a majority of the members of such corporation, or association, in writing, and such notice shall be given of such special meeting as is required in calling an annual meeting, and at such meeting the necessary officers may be elected.

1876, ch. 65.  
Regulation of  
directorships  
of different  
corporations.

SEC. 1922. Any one of the directors or executive officers of any corporation, incorporated by the laws of this State, owning stock in any of the banks or other corporations of the State, shall be eligible to be elected as a director of such banks or other corporations, at any meeting of stockholders of such banks or other corporations, legally convened for the election of directors, and upon such election may act as director of such bank or other corporation; provided that not more than one single person of such directors or executive officers shall be eligible to serve as such director at the same time.

G. S. 1875, 279,  
§ 9.  
Stock how  
pledged.  
45 Conn., 22.  
53 Conn., 390.

SEC. 1924. Shares of stock in any corporation organized in this State under the laws of this State, or of the United States, may be pledged by executing and delivering a power of attorney for its transfer, with the certificate of stock therein mentioned, to the party to whom the pledge is made; but no such pledge, unless consummated by an actual transfer of the stock to the name of such party, shall be effectual to hold such stock against any person but the pledger, and his executors and administrators, until a copy of said power of attorney shall be filed with the cashier, treasurer, or secretary of said corporation.

SEC. 1927. No person shall vote at any meeting of the stockholders of any bank or railroad company, by virtue of any power of attorney not executed within one year next preceding such meeting; and no such power shall be used at more than one annual meeting of such corporation.

SEC. 1941. No bank, savings bank, insurance company, or trust company, heretofore incorporated, shall change its location from one town to another, except by act of the General Assembly.

G. S. 1875, § 69, § 11.  
Banks, etc., not to change location without authority.

[Public Acts of 1899, House Bill No. 119.]

#### CHAPTER 27.

An Act concerning the Power of Boards of Directors to Fill Vacancies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

The directors or trustees of any corporation, or the governing corporators of any corporation having no directors or trustees, may fill any vacancy in their own number for the current corporate year, or until such corporation shall fill such vacancy.

Directors or trustees may fill vacancy in their own number.

Approved, March 23, 1899.

[Public Acts of 1897, House Bill No. 563.]

#### CHAPTER LXXXIV.

An Act requiring Chartered Associations under the Supervision of the Bank Commissioners to Report upon Organizing.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Every institution heretofore chartered or that shall hereafter be chartered, and which is required by law to report to and be under the supervision of the Bank Commissioners, shall notify said commissioners immediately after organizing and commencing business.

Reports to Bank Commissioners.

Approved, April 8, 1897.

## ASSESSMENT OF TAXES.

[Public Acts of 1889, House Bill No. 209.]

## CHAPTER LXIII.

An Act relating to the Taxation of Bank and other Stocks.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Capital stock of  
corporations  
where assessed  
for taxation.

SECTION 1. Section 3836 of the general statutes is hereby amended to read as follows :

Shares of the capital stock of any bank, national banking association, trust, insurance, turnpike, bridge, or plank road company, owned by any resident of this State, shall be set in his list at its market value, in the town in which he may reside; but so much of the capital of any such company as may be invested in real estate, on which it is assessed and pays a tax, shall be deducted from the market value of its stock in its returns to the assessors.

SEC. 2. This act shall take effect from its passage.

Approved, March 29, 1889.

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[General Statutes.]

G. S. 1875, 157,  
§ 21.  
Returns to  
assessors of  
names of stock-  
holders, and  
value of stock

SEC. 3837. The cashiers or secretaries of all corporations, whose stock is liable to taxation, shall, on or before the twelfth day of October, annually, inform the assessors of each town of the names of the stockholders residing therein, and the amount of stock owned by each, as exhibited by the books of said corporations, on the first day of said October, so far as the residence of such stockholders shall be known to such cashiers or secretaries, and its market value during the month of September next preceding; and any such cashier or secretary, who shall neglect to furnish such information to the assessors of any town where said stock is liable to be

taxed, shall forfeit fifty dollars to such town; but putting a letter into the post-office containing such information, postage paid, addressed to the assessors of any town where such owner resides, shall be a compliance with the provisions of this section.

[Public Acts of 1897, Substitute to House Bill No. 268.]

#### CHAPTER CCV.

##### An Act relating to the Assessment of Taxes.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

The cashiers or secretaries of all corporations whose stock is liable to taxation shall, on or before the twelfth day of October, annually, inform the assessors of each city and borough of the names of the stockholders residing therein, and the amount of stock owned by each, as exhibited by the books of said corporation on the first day of said October, so far as the residence of such stockholders shall be known to such cashiers or secretaries, and its market value during the month of September next preceding; and any such cashier or secretary who shall neglect to furnish such information to the assessors of such city or borough where said stock is liable to be taxed shall forfeit fifty dollars to such town; but putting a letter into the post-office containing such information, postage paid, addressed to the assessors of such city or borough where such owner resides, shall be a compliance with the provisions of this section.

1897, ch. 305.  
Cashiers and secretaries of corporations to make returns as to stock liable to taxation.

Approved, June 2, 1897.

[Public Acts of 1897, House Bill No. 269.]

#### CHAPTER XXXVIII.

##### An Act concerning the Assessment of Taxes.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Section 3838 of the general statutes is hereby amended by adding after the word "town" in line four and in line nine the words, "or of any city or of any borough," and by adding after the word "town" at the end of said section the words, "or to said city, or to said borough, as the case may

1897, ch. 33.  
Return for taxation of property held as collateral security or in pledge.

be," so that said section when amended shall read as follows: The cashier of each bank and national banking association, the treasurer of each savings bank, and the secretary of each corporation incorporated by the laws of this state, shall, upon the request of the assessors of any town, or of any city, or of any borough, inform them of the name of any person therein who owns stock or bonds held by such corporation as collateral security for any indebtedness or liability, and the amount and description of such stock or bonds; and any such cashier, treasurer, or secretary, who shall neglect to furnish such information to the assessors of any town, or of any city, or of any borough, where said stock or bonds are liable to be taxed, shall forfeit one hundred dollars to said town, or to said city, or to said borough, as the case may be.

[General Statutes.]

G. S. 1875, 157,  
§ 23.  
Penalty for  
evasive transfer  
of stock.

SEC. 3839. The owner of any share of the capital stock of any corporation, who shall transfer such share to another, with the intent of evading the provisions of this title, shall forfeit to the town in which he resides one per cent. of the value of the stock so transferred.

G. S. 1875, 157,  
§ 24.  
Penalty if  
stockholder  
give untrue  
residence.

SEC. 3840. When any owner or holder of any stock in any corporation, liable to taxation, shall represent, or cause to be represented, to its cashier or secretary that he is a resident of any other town than that in which he actually resides, and thereby causes said cashier or secretary to give information, as aforesaid, to the assessors of such other town, such assessors shall return the same to the Comptroller within thirty days thereafter, and shall certify in such return that no such person is known to reside in said town; and the Comptroller shall thereupon notify said cashier or secretary of the information given to him by said assessors; and such stockholder shall forfeit to the State one per cent. of the value of such stock; and said cashier or secretary shall thereupon pay said forfeiture to the Treasurer; and such corporation shall have a lien upon such stock for the amount so paid.



## SPECIAL TAXES ON CORPORATIONS.

[Public Acts of 1897, Substitute for House Bill No. 39.]

## CHAPTER CLIII.

An Act concerning Special Taxes on Corporations.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

SECTION 1. Section 3915 of the general statutes is hereby amended to read as follows: The cashier of each national banking association in this State shall, on or before the tenth day of October annually, deliver to the treasurer of the town where it is located a sworn list of all its stockholders residing without this State on the first day of said October, and the number of its shares then belonging to each, and the market value of such shares on that day, and shall, on or before the twentieth day of the same October annually, pay to such treasurer one and one-half per centum on such value; and any such cashier who shall not comply with the provisions of this section shall forfeit to the town where the association is located one hundred dollars, together with said one and one-half per centum so required to be paid.

1897, ch. 153.  
Stock of non-  
resident in  
national bank-  
ing association,  
how taxed.

SEC. 2. Section 3916 of the general statutes is hereby amended to read as follows: The cashier or secretary of each corporation whose stock is liable to taxation, and not otherwise taxed by the provisions of this title, shall, on the first day of October annually, or within ten days thereafter, deliver to the Comptroller a sworn list of all its stockholders residing without this State on said day, and the number and market value of the shares of stock therein then belonging to each; and shall, on or before the twentieth day of October annually, pay to the State one and one-half per centum of such value; and if any such cashier or secretary shall neglect to comply with the provisions of this section he shall forfeit to the State one hundred dollars, in addition to said one and one-half per centum so required to be paid.

Stock of non-  
residents in cer-  
tain other cor-  
porations, how  
taxed.

Approved, May 13, 1897.

[Public Acts of 1899, Substitute for Senate Bill No. 76.]

CHAPTER 178.

An Act concerning Certain Liens for Taxes.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Lien upon stock  
of non-resident  
stockholders.

SECTION 1. Banks, national banking associations, trust, insurance, investment, turnpike, bridge, and plank-road companies shall have a lien upon the stock of each non-resident stockholder for the reimbursement of the sums required to be paid by said corporations as taxes upon said stock.

Repeal.

SEC. 2. Section 3917 of the general statutes is hereby repealed, but this repeal shall not impair the validity of any existing lien.

Approved, June 14, 1899.

[General Statutes.]

1878, ch. 64.  
Returns by and  
tax on savings  
banks.  
37 Conn., 173.  
48 Conn., 44.

SEC. 3918. The treasurer of each savings bank shall, on or before the tenth day of January, annually, deliver to the Comptroller a sworn statement of the amount of all its deposits, exclusive of surplus, on the first day of said month; and every savings bank shall pay to the State an annual tax on its corporate franchise equal to one-fourth of one per cent. on the amount of its deposits, exclusive of surplus, deducting however from said deposits the sum of fifty thousand dollars, and also the amount invested in any bonds issued by this State, or by any town or city in this State, in aid of the construction of any railroad, and which by the statutes of this State are exempt from taxation, and also the amount invested in real estate liable to taxation in this State, one half of said tax to be paid on or before the twentieth day of January, and one-half on or before the twentieth day of July in each year; and said tax shall be in lieu of all other taxes upon said savings banks, their deposits and surplus, except upon the real estate owned by them, beyond what is required and used by them for the transaction of their appropriate business.

SEC. 3930. The Board of Equalization shall meet at the Treasurer's office at the capitol in every year, on the secular day next succeeding each of the last days limited by the preceding sections of this chapter for making any of the annual returns to the Comptroller for purposes of taxation required by either of said preceding sections or from savings banks, at ten o'clock in the forenoon, to examine and correct such returns and the valuations required thereon, and to hear any party making such return in regard to such valuations, and said board may adjourn from time to time within eight days next succeeding the first day of said meetings respectively, and if any person shall not make such return as prescribed, or shall make erroneous returns, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of each statement, as corrected or made out by said board, shall be returned to each cashier, treasurer, secretary, superintendent, or manager; and the valuation of the several items of money, estate, amount, and number, contained in such statement shall be final, and the sums required shall be paid according to it.

SEC. 3932. Every person who shall fail to return to the Comptroller, as prescribed in any of the preceding sections of this chapter, any statement required to be returned, shall forfeit five hundred dollars to the State; and every person or corporation, required by any section of this chapter to make any payment to the State, who shall fail to make it within the time therein limited, shall forfeit to the State twice the amount required for such payment.

G. S. 1875, 169,  
§ 11.  
1897, ch. 117,  
§ 3, 4.  
Meetings of  
Board of  
Equalization.

Board of Equal-  
ization shall cor-  
rect statements.

G. S. 1875, 169,  
§ 12.  
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State of Connecticut

PUBLIC DOCUMENT

REPORT OF THE COMMISSIONER

ON

Building and Loan Associations

To The Governor

RELATING TO

BUILDING AND LOAN ASSOCIATIONS

AND

MORTGAGE INVESTMENT COMPANIES

December 31, 1899

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Printed by Order of the Legislature

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HARTFORD PRESS

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1899

GEORGE F. KENDALL, Suffield, Conn.

COMMISSIONER

# State of Connecticut.

## REPORT

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HARTFORD, December 31, 1899.

*To His Excellency,*

GEORGE E. LOUNSBURY,

*Governor.*

I have the honor to submit my first annual report relating to Building and Loan Associations and Mortgage Investment Companies (which will be the third report of this department) doing business in this State on the 30th day of September, 1899, together with their returns, showing their financial condition on that date, also tables, spread from the annual returns of the several associations.

I have not in the short time since my appointment made an examination of all the building and loan associations, inasmuch as my predecessor made a thorough examination just previous to the expiration of his term of office, June 30, 1899.

At the present time there are fifteen associations engaged in the building and loan association business. The foreign associations have all seen fit to withdraw from Connecticut, leaving the field to the domestic associations.

The mortgage investment companies remain the same as last year, with one exception. The Loan and Guaranty Company reports that they are entirely out of business, are not using their credit, have no officers or office, and nothing to report that would interest the public.

### BUILDING AND LOAN ASSOCIATIONS.

I have prepared tables that will show the actual standing of the various associations. An increase of assets sufficiently large to warrant a certain amount of pride on the part of



associations and shareholders alike. The total assets of the fifteen associations for the year ending September 30, 1899, are \$3,774,526.40, which shows an increase over September 30, 1898, of \$245,452.11. The mortgage loans decreased \$31,989.77, largely by the paying off in whole or in part of long-standing obligations. Loans on shares increased \$8,965.10. Real estate increased \$42,354.92, making the holdings of the associations of the State at the present time \$236,133.08. This increase in the item of real estate is to be regretted. While in a few instances the properties are returning a fair income, in a large majority of cases the income is so small that it cannot be considered a profitable investment. It is true, the market has been dull for real estate for nearly a decade, but with the improvement in business may come the opportunity to unload at a minimum loss at least. I trust that the real estate item has reached its high-water mark, and that soon the tide will set in an opposite direction. Stocks, bonds, and other securities increased \$118,816.07; cash increased \$19,129.70.

The mortgage loans of domestic associations comprise .8126 per cent.; loans on shares, .0301 per cent.; real estate, .0625 per cent.; cash, .0370; and all other investments, .0578 per cent. of their total assets. The liabilities in installments paid and earnings credited of domestic associations show an increase of \$187,611.05, and a decrease of liability on single payment shares of \$83,478.32. The operating expense of the associations as a whole was .0154 of the total liabilities.

The number of shares issued during the year by domestic associations was 24,244 $\frac{1}{8}$ ; number shares withdrawn, 20,506 $\frac{1}{4}$ ; in force at end of year, 86,868 $\frac{3}{8}$ ; number of shares borrowed upon, 22,079 $\frac{1}{2}$ ; number of borrowing members, 2,368; number of non-borrowing members, 10,405; number of shares held by non-borrowing members, 65,245; non-borrowing members holding .751 per cent. of the stock.

On October 30, 1899, I sent out a circular letter to each of the domestic associations in the State, requesting a report of how many homes they had assisted in building since their

organization. This letter was received in a kindly spirit, and while a complete record of the facts has not been kept by all of the associations, a large amount of research has been made, bringing out the fact that the ten companies reporting have built or furnished the means to buy homes to the number of 1,972. I have not the slightest doubt that a complete record would raise the number to nearly 2,500, which, at a very conservative estimate, means much to the home-makers of our State. In the next year I hope to get a more extended report of the number and value of the homes secured.

I believe the experiences of the few years in which the building and loan associations have lived and labored in Connecticut have been on the whole satisfactory, and have resulted in the bearing of good fruit. The management, so far as I have examined, seems to be in the hands of men of ability and men that feel a desire to so invest the associations' money as to bring the greatest good to the greatest number.

One fact must be apparent to every business man: That for the last few years the country has been laboring under a business and financial depression of great magnitude. That the building and loan associations have outridden the gale and come through the storm in so healthy a manner speaks volumes for their good management and sagacity. The building and loan business of the country has reached magnificent proportions, and it is self-evident that it is here to stay. With careful management, judicious supervision by the State, careful investigation of results and obligations on the part of borrower and lender, taking nothing for a fact until a thorough understanding is had by all parties interested, a careful valuation of property, a determination to fulfill all obligations entered into, then will success wear the wreath that should adorn the victor's brow.

There seems to be a feeling that the annual report required of the different associations should conform to the periods at which the books of the associations are balanced. This is the rule in many states, and it would seem advisable that the re-

ports be made July 1st or January 1st in each year, accounts at either of these dates being balanced by the associations.

#### MORTGAGE INVESTMENT COMPANIES.

Name.	Location.	Assets.
The Eastern Banking Co.,	Hartford, Conn.,	\$561,024.73
" Bridgeport Land & Title Co.,	Bridgeport, "	113,858.08
" Equitable Trust Co.,	New London, Conn.,	1,588,516.61
" Middlesex Banking Co.,	Middletown, Conn.,	7,646,484.40
" N. Eng. Mortgage Security Co.,	Brooklyn, Conn.,	1,563,726.63
" Thames Loan & Trust Co.,	Norwich, "	113,754.29
" Western Security Co.,	Brooklyn, "	351,131.31
		<hr/> \$11,938,496.05

The statements of the above-named companies are printed as sworn to by their officers on September 30, 1899. So far as I have information they are closing their affairs as fast as good management will allow, excepting the Middlesex Banking Company and the Bridgeport Land and Title Company, which are still in pursuit of business.

Respectfully submitted,

GEO. F. KENDALL,

*Commissioner of Building and Loan Associations.*

**Table I. — COMPARATIVE STATEMENT OF ASSETS FOR YEARS ENDING SEPT. 30, 1897-'98-'99.**  
*Domestic Associations.*

	Assets, 1897.	Assets, 1898.	Assets, 1899.	Increase.	Decrease.
Bridgeport Savings and Loan Association, . . . . .	\$164,189.73	\$182,496.35	\$167,783.00	.....	\$14,713.35
Connecticut Building and Loan Association, Hartford, . . . . .	748,927.10	827,935.18	941,803.81	\$113,868.63	.....
The Co-operative Savings Society of Connecticut, Hartford, . . . . .	1,243,534.21	1,455,791.70	1,520,405.41	64,613.71	.....
First Meriden Mutual Benefit Building and Loan Association, . . . . .	69,650.12	68,028.99	70,039.38	2,010.39	.....
The Hartford Building and Loan Association, . . . . .	267,839.50	290,000.67	236,359.39	.....	53,641.28
Meriden Permanent Building and Loan Association, . . . . .	73,273.93	80,387.52	96,075.50	16,288.08	.....
Middletown Building and Loan Association, . . . . .	109,097.47	119,156.38	124,873.23	5,716.85	.....
New Britain Co-operative Savings and Loan Association, . . . . .	139,825.49	145,350.53	152,700.37	7,349.84	.....
New Haven Building and Loan Association, . . . . .	51,281.61	51,433.73	55,733.40	4,299.67	.....
New Haven Progressive Building and Loan Association, . . . . .	21,502.15	24,144.33	25,874.16	1,729.83	.....
Norwalk Building, Loan, and Investment Association, . . . . .	84,684.12	95,837.94	112,015.11	16,177.17	.....
Rockville Building and Loan Association, . . . . .	124,517.42	128,821.93	103,456.62	.....	25,365.31
Second Meriden Mutual Benefit Building and Loan Association, . . . . .	70,775.29	66,799.09	61,705.20	.....	5,033.89
Stamford Co-operative Building and Loan Association, . . . . .	20,085.30	29,228.54	33,260.26	4,040.72	.....
Willimantic Building and Loan Association, . . . . .	54,751.72	62,415.24	71,772.46	9,357.22	.....
Totals, . . . . .	\$3,243,935.19	\$3,627,828.12	\$3,774,526.40	\$245,452.11	\$8,753.83

Table II. — A COMPARATIVE CLASSIFICATION OF ASSETS OF DOMESTIC ASSOCIATIONS FOR YEARS  
ENDING SEPT. 30, 1897-98-99.

	Assets, 1897.	Assets, 1898.	Assets, 1899.	Increase.	Decrease.
Loans on real estate, . . . . .	\$2,754,388.46	\$3,056,398.01	\$3,024,408.22	.....	\$31,989.79
Loans on shares, . . . . .	74,396.05	104,713.80	113,678.90	8,965.10	.....
Real estate, . . . . .	152,320.86	193,778.16	236,133.08	42,354.92	.....
Cash, . . . . .	133,904.56	120,727.34	139,857.04	19,129.70	.....
Furniture and fixtures, . . . . .	7,679.90	7,468.91	7,592.67	123.76	.....
Installments due and unpaid, . . . . .	9,661.63	11,480.95	9,662.12	.....	1,818.83
Interest, premium, fees, and fines due and unpaid, . . . . .	13,780.29	11,840.49	12,220.72	380.23	.....
Stocks, bonds, and other securities, . . . . .	81,506.78	99,777.00	114,593.07	14,816.07	.....
Taxes and insurance advanced, . . . . .	1,067.08	6,022.40	2,772.10	.....	3,250.30
Interest paid in advance on mortgages conditionally assumed for members, . . . . .	4,900.75	4,643.71	3,923.20	.....	720.51
Other assets, . . . . .	10,328.83	10,977.29	5,685.28	.....	5,292.01
Contracts acquired, . . . . .	.....	.....	104,000.00	104,000.00	.....
Totals, . . . . .	\$3,243,935.19	\$3,627,828.12	\$3,774,526.40	\$189,769.78	\$43,071.44



Table III. — A COMPARATIVE CLASSIFICATION OF LIABILITIES OF DOMESTIC ASSOCIATIONS FOR YEARS ENDING SEPT. 30, 1897-'98-'99.

	Liabilities, 1897.	Liabilities, 1898.	Liabilities, 1899.	Increase.	Decrease.
Due shareholders, installments paid, . . . . .	\$1,744,056.23	\$2,062,928.28	\$2,231,840.74	\$168,912.46	.....
Due shareholders, earnings credit, . . . . .	183,977.46	204,337.05	223,035.64	18,698.59	.....
Due shareholders, single payment shares, . . . . .	623,518.50	618,072.89	534,594.57	.....	\$83,478.32
Due shareholders, earnings not credited and surplus, . . . . .	67,974.94	92,420.39	84,195.34	.....	8,225.05
Balance to be paid out on loans made, . . . . .	35,486.79	20,555.50	20,835.37	279.87	.....
Borrowed money, . . . . .	5,500.00	4,584.00	3,095.45	.....	1,488.55
Premium account, . . . . .	12,285.41	10,088.00	10,569.71	481.71	.....
Insurance profits, balance in expense fund, and balance in insurance fund, . . . . .	9,454.95	21,419.04	27,008.25	5,589.21	.....
Guarantee fund and surplus, . . . . .	102,700.85	103,132.86	116,508.00	13,375.14	.....
Mortgage and interest conditionally assumed for members, . . . . .	450,100.00	483,053.80	506,220.22	23,166.42	.....
Other liabilities, . . . . .	8,880.06	7,235.47	16,623.11	9,387.64	.....
Totals, . . . . .	\$3,213,935.19	\$3,627,828.12	\$3,774,526.40	\$239,891.04	\$93,101.02

Table IV.—SHOWING ASSETS OF DOMESTIC ASSOCIATIONS, SEPTEMBER 30, 1899.

Assets.	Loans on real estate, first mortgages, face value.	Loans on shares.	Real estate acquired by foreclosure and deed.	Cash on hand and in bank.	Furniture and fixtures.	Installments due and unpaid.	Interest, premiums, fees, and fine due and unpaid.	Stocks, bonds, and securities.	Taxes and insurance advanced.	Int. paid in advance on mfg. edily assumed for members.	Other assets.	Total.
Bridgeport Savings and Loan Association, . . . . .	\$149,291.00	\$13,975.00	\$3,000.00	.....	.....	\$917.00	.....	.....	.....	.....	.....	\$167,783.00
The Connecticut Building and Loan Association, . . . . .	811,948.07	8,918.50	66,726.06	\$32,561.40	\$1,606.41	.....	\$3,278.99	\$11,810	.....	\$3,923.20	\$1,031.18	941,803.81
The Co-operative Savings Society of Connecticut, . . . . .	1,050,720.61	53,178.60	136,707.02	50,473.59	4,458.32	5,122.25	5,706.44	102,783.07	\$2,772.10	.....	*4,414.41	1,520,405.41
First Meriden Mutual Benefit Bldg. and Loan Ass'n, . . . . .	68,677.44	.....	200.00	1,161.04	.....	.....	.....	.....	.....	.....	.....	104,000.00
The Hartford Building and Loan Association, . . . . .	200,929.13	7,371.80	23,100.00	1,019.35	600.00	1,376.11	1,943.35	.....	.....	.....	19.65	70,039.38
The Meriden Permanent Building and Loan Ass'n, . . . . .	92,063.35	.....	.....	4,612.25	.....	.....	.....	.....	.....	.....	.....	236,359.39
Middletown Building and Loan Association, . . . . .	104,600.00	5,950.00	.....	13,656.49	173.50	355.00	138.24	.....	.....	.....	.....	96,675.60
New Britain Co-operative Savings and Loan Ass'n, . . . . .	118,000.00	12,240.00	5,800.00	14,775.40	157.90	1,178.76	492.45	.....	.....	.....	55.86	124,873.23
New Haven Building and Loan Association, . . . . .	49,400.00	1,525.00	.....	4,514.96	.....	64.00	39.00	.....	.....	.....	160.44	152,700.37
New Haven Progressive Building and Loan Ass'n, . . . . .	22,650.00	530.00	.....	2,136.82	148.00	163.00	246.34	.....	.....	.....	.....	55,733.40
Norwalk Building, Loan, and Investment Ass'n, . . . . .	106,000.00	3,000.00	.....	2,667.60	.....	128.00	219.51	.....	.....	.....	.....	25,874.16
Rockville Building and Loan Association, . . . . .	97,100.00	2,225.00	.....	3,759.12	176.81	152.00	39.95	.....	.....	.....	3.74	112,015.11
The Second Meriden Mut. B'fit Bldg. and Loan Ass'n, . . . . .	60,544.62	.....	.....	1,220.58	.....	.....	.....	.....	.....	.....	.....	103,456.62
Stamford Co-operative Bldg. and Loan Association, . . . . .	29,150.00	2,265.00	.....	1,391.81	200.00	206.00	56.45	.....	.....	.....	.....	61,765.20
Willimantic Building and Loan Association, . . . . .	63,325.00	2,500.00	.....	5,875.73	71.73	.....	.....	.....	.....	.....	.....	33,269.26
Totals, . . . . .	\$3,924,408.22	113,679.90	236,133.08	139,857.04	7,592.67	9,662.12	12,220.72	114,593.07	2,772.10	3,923.20	109,685.28	71,772.46
												3,774,526.40

+ Acquired.

\* Contract.

Table V. — SHOWING LIABILITIES OF DOMESTIC ASSOCIATIONS, SEPTEMBER 30, 1899.

LIABILITIES.	Due share- holders, installments paid.	Due share- holders, single pay- ment shares.	Due share- holders, earnings credited.	Due share- holders, earnings not credited, and surplus.	Balance to be paid out on loans made.	Borrowed money.	Premium account.	Insurance profits, bal- ance in ins. fund, bal. in exp. fund.	Guarantee fund and surplus.	Mortgages and interest, conditionally assumed for members.	Other liabilities.	Totals.
Bridgeport Savings and Loan Association, . . .	\$132,005.00		\$31,183.73	\$2,498.82	\$1,000.00	\$1,095.45						\$167,783.00
The Connecticut Building and Loan Association, . .	242,133.74	\$14,800.00		39,477.66			\$149.68	\$27,008.25	\$100,000.00	\$503,785.35	\$14,449.13	941,803.81
The Co-operative Savings Society of Connecticut, First Meriden Mutual Bene- fit Bldg. and Loan Ass'n, The Hartford Building and Loan Association, . . .	906,782.64	457,294.57	121,147.74	15,705.03	12,010.37		488.00		6,977.06			1,520,405.41
The Meriden Permanent Building and Loan Ass'n, Middletown Building and Loan Association, . . .	61,585.50			2,561.25			5,258.60				634.03	70,039.38
New Britain Co-operative Savings and Loan Ass'n, New Haven Building and Loan Association, . . .	147,114.54	61,500.00	18,684.74			2,000.00			4,382.23	2,401.87	276.01	236,359.39
New Haven Progressive Building and Loan Ass'n, Norwalk Building, Loan, and Investment Ass'n, . .	79,854.34		12,031.00	2,331.58	1,975.00				430.44		53.24	96,675.60
Rockville Building and Loan Association, . . .	95,882.00		27,697.02	668.30	500.00						125.91	124,873.23
The Second Meriden Mut. B'fit Bldg. and Loan Ass'n, Stamford Co-operative Bldg. and Loan Association, . .	148,444.60		3,559.16	558.44							138.17	152,700.37
Willimantic Building and Loan Association, . . .	45,927.00		6,504.72	1,304.90	1,650.00				250.00		90.78	55,733.40
Totals, . . .	25,319.48			467.57			24.00				63.11	25,874.16
	107,683.65				1,000.00				3,331.46			112,015.11
	88,435.00			14,983.62						33.00		103,456.62
	55,829.04				500.00		4,649.43				786.73	61,765.20
	27,317.15	1,000.00	2,227.53		2,200.00				524.58			33,260.26
	67,527.06			3,633.17					612.23			71,772.46
	\$2 231,840.74	534,594.57	223,035.64	\$4,195.34	20,835.37	3,095.45	10,509.71	27,008.25	110,508.00	506,230.22	16,623.11	\$3,774,526.40

Table VI. — SHOWING NUMBER SHARES ISSUED, WITHDRAWN, LOANED UPON, AND MEMBERSHIP.  
*Domestic Associations.*

	Shares issued.	Shares in force beginning year.	Shares issued during year.	Shares withdrawn in year.	Shares in force at end of year.	Number shares borrowed upon.	Number borrowing members.	Number non-borrowing members.	Shares held by non-borrowing members.
Bridgeport Savings and Loan Assn., . .	6,566	2,636	692	585	2,698	830	103	297	1,835
Connecticut Building and Loan Assn., .	70,520	34,784	15,188	8,543½	41,428½	8,785½	585	3,391	32,643
The Co-operative Savings Society of Connecticut, . . . . .	45,036	23,159	2,769½	4,946¾	20,981¾	6,500	724	*4,000	*16,000
First Meriden Mutual Benefit Building and Loan Association, . .	607	379	None.	25	354	240	94	52	114
The Hartford Building and Loan Assn., .	16,174	6,593	1,896	3,151	5,308	962	152	925	4,346
Meriden Permanent Building and Loan Association, . . . . .	4,800	1,775	715	462	2,028	618	169	360	1,291
Middletown Building and Loan Assn., .	3,817	1,646	317	270	1,693	674	99	160	1,019
New Britain Co-operative Savings and Loan Association, . . . . .	†	2,147	533	393	2,267	802	104	236	1,465
New Haven Building and Loan Assn., .	2,631	991	250	206	1,035	228	20	133	802
New Haven Progressive Building and Loan Association, . . . . .	†	471	149	118	502	†	†	†	†
Norwalk Building, Loan and Investment Association, . . . . .	†	3,840	1,060	595	4,305	1,282	71	238	3,023
Rockville Building and Loan Assn., . .	5,310	2,444	393	726	2,111	545	86	289	1,532
Second Meriden Mutual Benefit Building and Loan Association, . .	†	374	None.	25	349	†	91	72	†
Stamford Co-operative Building and Loan Association, . . . . .	2,163	891	157	357	691	278	34	151	506
Willimantic Building and Loan Assn., .	1,776	†1,096	125	103	1,118	335	36	101	669
	159,400	83,196	24,244½	20,506¼	86,868¾	22,079½	2,368	10,405	65,245

\* Estimated.

† Not reported.

‡ November 31, 1899.

REPORTS  
OF  
DOMESTIC ASSOCIATIONS.





## BRIDGEPORT SAVINGS AND LOAN ASSOCIATION.

BRIDGEPORT, CONN.

SEPTEMBER 30, 1899.

Organized, December 5, 1888. Commenced business, January 1, 1889.

## ASSETS.

Loans on real estate, first mortgage (face value),	\$149,291.00
Loans on shares,	13,975.00
Real estate acquired by foreclosure,	3,600.00
Installments due and unpaid,	917.00
Total,	<u>\$167,783.00</u>

## LIABILITIES.

Due shareholders, installments paid,	\$132,005.00
Due shareholders, earnings credited,	31,183.73
Due shareholders, earnings not credited,	2,064.27
Balance to be paid out on loans made,	1,000.00
Borrowed money,	1,095.45
Surplus,	434.55
Total,	<u>\$167,783.00</u>

## REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1899.

## RECEIPTS.

Cash on hand September 30, 1898,	\$9,192.35
Subscription on installment shares,	31,742.00
Mortgages redeemed (in whole or in part),	24,952.06
Other loans redeemed,	860.00
Interest received,	9,267.30
Fines received,	178.54
Fees received,	145.50
Other receipts in detail, viz.:— Rent,	18.05
Bank account overdrawn,	1,095.45
Total,	<u>\$77,451.25</u>

## DISBURSEMENTS.

Loaned on first mortgage, . . . . .	\$28,759.50
Loaned on shares, . . . . .	4,950.00
Paid on withdrawals, dues, . . . . .	33,379.24
Paid on withdrawals, interest, and dividends, . . . . .	10,008.66
Paid salaries, clerk hire, and commissions, . . . . .	203.00
Paid advertising, printing, and postage, . . . . .	56.04
Paid rent, . . . . .	39.00
Paid taxes, insurance, etc., . . . . .	28.00
State treasurer, . . . . .	22.81
Revenue stamps, . . . . .	5.00
Total, . . . . .	<u>\$77,451.25</u>

## EARNINGS ACCOUNT.

## DR.

Interest, . . . . .	\$9,752.80
Profit on withdrawal, . . . . .	374.50
Fines, . . . . .	191.62
Rent, . . . . .	18.05
Pass books and initiation, . . . . .	174.25
Other earnings in detail, viz.: — On hand Oct. 1, 1898, . . . . .	3,357.71
Total, . . . . .	<u>\$13,868.93</u>

## CR.

Dividends on stock, . . . . .	\$10,737.73
Interest on shares withdrawn, . . . . .	278.53
Expenses in detail, viz.: — as above, . . . . .	353.85
Surplus, . . . . .	434.55
Undivided profit, . . . . .	2,064.27
Total, . . . . .	<u>\$13,868.93</u>

1. Is the plan of your association permanent, serial, or terminating?  
Permanent and serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.  
What amount per share? \$1.
4. How many shares have been issued by your association from date of organization to and including September 30, 1899? 6,566.  
In how many series? 22. How often? Semi-annually.
5. How many shares were in force September 30, 1898? 2636. How many were issued during the year? 692. How many were withdrawn during the year? 585. How many in force at close of business, September 30, 1898? 2698.

6. How many shares were pledged or borrowed on September 30, 1899? 830.
7. How many borrowing members have you? 103. Give total number of shares now held by them. 863.
8. How many non-borrowing members have you? 297. Give total number of shares now held by them. 1,835.
9. What is the full payment of borrowing member per share per year without premium? \$24.00.
10. Is your admission or membership fee per share or per member? Per share? How much? 25c.
11. Total admission fees received by the association during the year. \$174.25.
12. Total amount of admission fees paid by new members during year. \$174.25. To the association. \$174.25. To the agents. None.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? Stock or shares of the association. Our charter.
16. On what percentage of valuation do you limit loans? About 80. How appraised? Three appraisers.
17. In what places have you money loaned? Bridgeport and vicinity, restricted to Conn.
18. How long must a shareholder make payments before he is entitled to borrow? One month.
19. State number of mortgage loans to members. 73. State total amount loaned on first mortgage. \$149,291. State largest mortgage loan to any person. \$6,000.
20. State amount outstanding on mortgages in force on property in this State. \$149,291.
21. State number of loans in force on other securities. 64. Total amount of such loans. \$13,975.
22. What premium plan do you follow? See remarks.
23. If premium fixed, state amount; if not fixed, state average premium and extremes.
24. Have you an expense fund? No.
25. State salaries, in detail, paid to all connected with the association. \$200 per annum to secretary.
26. Are officers under bond? Yes, treasurer and secretary. In what amount? \$2,000 each.
27. State total operating expenses for the year. \$353.85.
28. How are agents paid? Have none.
29. Give names of agents representing your association in this State, and the post-office address of each. ———.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? 100. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No variation. Give particulars briefly.

31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? 80. During first year, none; during second year, 50 per cent.; after second year, 80 per cent.
32. How many foreclosures have you had since last report? One. How many on property in this State? One.

## REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Face of Mortgage.	Cost on Books of Association.	Present Value of Land.	Present Value of Improvements.	Book Value of Stock Taken.	How acquired Deed or Foreclosure.
Store and Tenement,	\$3,600	\$3,600	\$1,600	\$2,400	0	Foreclosure.

## MORTGAGES IN PROCESS OF FORECLOSURE.

Description of Property.	Face of Obligation.	Present Worth of Obligation.	Appraised Value of Land.	Value of Improvements.	Book Value of Stock Fledged.	Total Security.
Cottage in Bridgeport,	\$1,500	\$1,575 00	\$500	\$1,200	Canceled.	\$1,700
Tenement, Bridgeport,	2,800	2,807.50	2,000	1,500	0	3,500

## REMARKS.

16. Property is appraised by a committee of three members of the association appointed by the president or Board of Management.
22. Premium payments may be created if competition arises through lack of money, by bidding in open meeting one or more cent. per share to be paid monthly.
31. Withdrawals during the first year receive none of the profits. Withdrawals during the second year receive fifty per cent. of the profits. Withdrawals after the second year receive 80 per cent. of the profits.

John N. Standish, President, U. M. C. Co., 20 shares.

William M. Thomas, Vice-President, U. M. C. Co., 15 shares.

H. C. Rylands, Treasurer, U. M. C. Co., 25 shares.

T. H. Rylands, Secretary, U. M. C. Co., 16 shares.

Directors:— John Gough, 125 Cottage street, 15 shares; Owen Burns, 1119 Central ave., 1 share; Axel Ovre, 219 Brook st., 15 shares; Cornelius Kaisen, 963 Central ave., 5 shares; Geo. H. Zink, Jr., 1021 Central ave., 5 shares; A. V. Hartley, 1169 East Main street, 2 shares; E. T. Abbott, 10 shares; Wm. R. Brown, Grant street, 17 shares; C. T. Durgin, 231 Ogden street, 21 shares.



Officers:— H. C. Rylands, Treasurer; Edwin F. Hall, Attorney

Depository:— Marsh, Merwin & Lemmon, and James Staples & Co.

STATE OF CONNECTICUT, }  
COUNTY OF FAIRFIELD, } ss.

We, John N. Standish, President, and T. H. Rylands, Secretary, of the aforesaid association, do solemnly swear that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

JOHN N. STANDISH, President.

T. H. RYLANDS, Secretary.

Subscribed and sworn to before me, this 28th day of October, 1899.

MARSHALL W. HOVEY, Notary Public.

# THE CONNECTICUT BUILDING AND LOAN ASSOCIATION.

HARTFORD, CONN.

STATEMENT, SEPTEMBER 30, 1899.

Organized, May, 1895. Commenced business, June, 1895.

## ASSETS.

Loans on bond and mortgage, . . . . .		\$811,948.07
Cash in office, . . . . .	\$14,271.54	
Cash in banks, . . . . .	18,289.86	32,561.40
Loans on shares, . . . . .		8,918.50
Interest paid in advance on assumed mortgages, . . . . .		3,923.20
Interest, delinquent (secured), . . . . .		2,185.99
Premium, delinquent (secured), . . . . .		1,093.00
Unearned discount on advanced payments, . . . . .		1,031.18
Real estate acquired by foreclosure, quitclaim deed, and trade, . . . . .		62,983.64
Real estate sold on agreement, . . . . .		3,742.42
Furniture and fixtures, . . . . .		1,606.41
U. S. Bonds, . . . . .		11,810.00
Total, . . . . .		\$941,803.81

## LIABILITIES.

Due shareholders, installments paid, . . . . .	\$242,133.74
Due shareholders, single payment shares, . . . . .	14,800.00
Mortgages assumed for members, . . . . .	499,740.00
Interest accrued, not yet due, on assumed mortgages, . . . . .	4,045.35
Due shareholders, earnings not credited, . . . . .	39,477.66
Interest and premium advanced, . . . . .	149.68
Withdrawal account, . . . . .	1,726.48
Interest accrued on paid up shares not yet due, . . . . .	222.00
Insurance profits, . . . . .	13,595.43
Insurance profits, Class B, . . . . .	25.34
Real estate surplus, . . . . .	1,091.40
Balance in expense fund, . . . . .	6,971.91
Balance in insurance fund, . . . . .	6,415.57
Guarantee fund, . . . . .	100,000.00
Contingent fund, . . . . .	1,409.25
Bills payable, . . . . .	10,000.00
Total, . . . . .	\$941,803.81

## BUILDING AND LOAN ASSOCIATIONS.

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REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1898.  
LOAN FUND.

## RECEIPTS.

Cash on hand Sept. 30, 1898 (Loan Fund).	\$20,267.11
Mortgages repaid,	247,659.90
Assumed mortgages,	180,475.00
Share loans repaid,	3,851.96
Interest on assumed mortgages,	1,980.49
Interest and premium,	60,228.59
Profit account (from Expense Fund),	1,500.00
Sundry accounts,	789.24
Fines,	682.15
Withdrawal account,	5,982.62
Insurance profits,	4,944.07
Real estate surplus,	1,889.13
Real estate,	31,130.20
Real estate (from Expense Fund),	2,798.91
Insurance Fund,	53,803.03
Matured shares (by death),	7,831.00
Shares, payments, installment,	124,943.35
Shares, payments, full paid,	1,400.00
Contingent account,	1,749.00
Rents,	10,744.14
Bills payable,	10,000.00
General interest,	1,884.01
Total,	\$776,533.09

## DISBURSEMENTS.

Advanced on bond and mortgage,	\$341,954.90
Assumed mortgages repaid,	169,000.00
Advanced on shares,	7,620.46
Interest on assumed mortgages,	32,846.70
Sundry accounts,	1,196.52
Dividends and expense on paid-up shares,	15,871.93
Discount on advance payments,	1,031.24
Withdrawal account,	3,788.97
Insurance profits,	1,969.84
Real estate surplus,	797.73
Real estate,	32,211.76
Insurance Fund,	52,806.56
Matured shares (by death),	7,831.00
Furniture and fixtures,	221.85
Profits on withdrawals,	4,224.27
Withdrawals, installment shares,	23,310.38
Withdrawals, paid-up shares,*	44,000.00

## REPORT OF COMMISSIONER OF

Contingent account, . . . . .	3,644.94
Taxes, repairs, etc., . . . . .	5,475.39
U. S. Bonds, . . . . .	9,540.00
Balance Sept. 30, 1899 (Loan Fund), . . . . .	25,589.49
Total, . . . . .	<u>\$776,533.99</u>

\*\$40,000 of this retired by association.

## EXPENSE FUND, YEAR ENDING SEPTEMBER 30, 1899.

## RECEIPTS.

Balance Sept. 30, 1898, . . . . .	\$5,498.97
Sundry fees, etc., . . . . .	5,294.60
All other receipts, . . . . .	60,109.38
Total, . . . . .	<u>\$70,902.95</u>

## DISBURSEMENTS.

Printing and supplies, . . . . .	\$2,159.03
Advertising, . . . . .	2,475.84
Collection and exchange, . . . . .	3,460.89
Auditing State examinations, etc., . . . . .	847.35
Traveling, . . . . .	1,063.85
Rent, . . . . .	1,084.40
Office salaries, . . . . .	13,986.06
Postage, express, etc., . . . . .	1,349.08
Legal fees, . . . . .	1,087.30
Sundry expenses, . . . . .	2,715.81
Internal revenue stamps, . . . . .	265.05
	<u>\$30,494.66</u>

Operating expenses, inclusive of agents' commissions:	
Agents' commissions, . . . . .	25,078.88
Sundry fees, etc., . . . . .	4,038.59
Returned to loan fund, . . . . .	4,298.91
Balance Sept. 30, 1899, . . . . .	6,971.91
Total, . . . . .	<u>\$70,902.95</u>

## EARNINGS ACCOUNT.

## Dr.

Balance September 30, 1898, . . . . .	\$19,898.84
From Expense Fund, . . . . .	1,500.00
Withdrawals, . . . . .	467.17
Interest, . . . . .	41,183.60
Premium, . . . . .	20,591.80

Fines, . . . . .	671.95
Transfer fees, . . . . .	95.00
Rents, . . . . .	10,717.54
General interest, . . . . .	1,884.01
Sundries, . . . . .	358.50
Total, . . . . .	<u>\$97,368.41</u>

## C.R.

Interest on assumed mortgages, . . . . .	\$32,443.27
Dividends and expense on paid up shares, . . . . .	15,237.93
Dividends on shares withdrawn, . . . . .	4,230.78
Furniture and fixtures, . . . . .	206.67
Contingent account, . . . . .	212.08
Discount on advanced payments, . . . . .	272.80
Taxes, repairs, etc., . . . . .	5,287.22
Balance Sept 30, 1899, . . . . .	39,477.66
Total, . . . . .	<u>\$97,368.41</u>

1. Is the plan of your association permanent, serial, or terminating?  
Permanent.
2. What is the par value of stock per share (matured)? \$100.
3. Are your installment payments weekly or monthly? Monthly.  
What amount per share? 59c., 50c., 35c., 32c., 25c., 19c.
4. How many shares have been issued by your association from date of organization to and including September 30, 1899? 70,520.  
In how many series? 52. How often? Monthly.
5. How many shares were in force September 30, 1898? 34,784.  
How many were issued during the year? 15,188. How many were withdrawn during the year? 8,543½. How many in force at close of business, September 30, 1899? 41,428½.
6. How many shares were pledged or borrowed on September 30, 1899? 8,785½.
7. How many borrowing members have you? 585. Give total number of shares now held by them. 8,785½.
8. How many non-borrowing members have you? 3,391. Give total number of shares now held by them. 32,643.
9. What is the full payment of borrowing member per share per year without premium? \$6.00. Interest plus dues.
10. Is your admission or membership fee per share or per member? Per share on Class C special only. How much? 50c. per share.
11. Total admission fees received by the association during the year. \$8.50.
12. Total amount of admission fees paid by new members during year. \$8.50. To the association. None. To the agents. \$8.50.
13. Do you make loans to other than members? No.



14. Do you make loans on securities other than first mortgage? Our loans are made on divided mortgage plan. We also loan 90 per cent. of cash withdrawal value on shares.
15. If yes, on what and by what authority? Charter.
16. On what percentage of valuation do you limit loans? Not to exceed 75 per cent. How appraised? Special appraisers.
17. In what places have you money loaned? Connecticut, Rhode Island, Vermont, New Jersey, and Pennsylvania.
18. How long must a shareholder make payments before he is entitled to borrow? One.
19. State number of loans to members. \$500 on mortgages. State largest mortgage loan to any person. \$13,000.
20. State amount outstanding on mortgages in force on property in this State. \$461,888.84.
21. State number of loans in force on other securities. 85 share loans. Total amount of such loans. \$8,918.50.
22. What premium plan do you follow? Members bid.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Extremes 25c. and 14c. per share per month.
24. Have you an expense fund? Yes. Of what does it consist? See Article XX of By-Laws herewith. Give total amount of expense fund received during the year. \$65,403.98. Give balance on hand of expense fund September 30, 1899. \$6,971.91.
25. State salaries, in detail, paid to all connected with the association. President, \$150; Secretary and Treasurer, \$204.17; Accountant, \$200 a month.
26. Are officers under bond? Yes. In what amount? President, \$5,000; Secretary and Treasurer, \$10,000.
27. State total operating expenses for the year. Exclusive of agents' commissions, \$30,494.66.
28. How are agents paid? Commission.
29. Give names of agents representing your association in this State, and the post-office address of each. \_\_\_\_\_.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? See Article XIII of By-Laws. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? The latter. Give particulars briefly. Cannot give them briefly. Please refer to Article XIII.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? Please refer to Art. XII. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Please refer to Article XIII. Give particulars briefly. \_\_\_\_\_.
32. How many foreclosures have you had since last report? Five. How many on property in this State? Four.

## REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Face of Mortgage.	Cost on Books of Association.	Present Value of Land.	Present Value of Improvements.	Book Value of Stock Taken.	How Acquired.
Res., Waterbury, Conn.,	\$200	\$259.35	\$300	\$1,800	Sold	Q. C.
13 Res., Providence, R. I.,	9,100	11,704.26	19,500	39,000	.....	.....
Res., New Britain, Conn.,	300	489.98	700	2,500	Sold	F.
3 Res., Providence, R. I.,	1,800	2,526.58	2,400	9,600	.....	Q. C.
Res., Providence, R. I.,	400	940.20	800	3,200	.....	.....
Res., New Haven, Conn.,	1,300	1,839.44	1,300	6,000	.....	.....
Res., Providence, R. I.,	1,000	1,418.11	2,500	5,000	.....	.....
Res., Providence, R. I.,	1,000	1,310.41	1,200	3,800	.....	.....
Res., New Britain, Conn.,	700	700.00	800	2,800	Sold	.....
Res., Hartford, Conn.,	3,300	1,717.36	6,130	3,600	\$93.96	Sold
Res., Meriden, Conn.,	500	575.73	900	2,300	63.00	F. Sold
Res., Hartford, Conn.,	.....	2,250.36	600	5,400	.....	.....
Res., Stratford, Conn.,	1,000	1,054.00	2,000	1,800	.....	F.
Res., West Haven, Conn.,	700	694.54	900	3,000	.....	F.
Res., Hartford, Conn.,	.....	1,301.17	1,000	4,000	.....	.....
Res., Hartford, Conn.,	.....	983.15	1,300	2,200	.....	.....
Lot, Hartford, Conn.,	.....	2,918.18	7,200	.....	.....	.....
Lots, Brookhaven, N. Y.,	.....	364.54	1,000	.....	.....	.....
Res., Hartford, Conn.,	.....	1,972.00	1,500	5,000	.....	.....
Res., Cheswick, Pa.,	1,500	1,758.50	500	6,000	.....	F.
Res., Hartford, Conn.,	.....	2,134.20	1,500	4,000	.....	.....
5 Lots, West Hartford, Ct.,	.....	476.50	625	.....	.....	.....
Res., Hartford, Conn.,	.....	1,065.27	500	3,000	.....	.....
Res., Hartford, Conn.,	.....	1,272.09	500	3,200	.....	.....
Res., West Hartford, Conn.,	.....	2,172.71	1,500	5,000	.....	.....
Res., New Haven, Conn.,	1,000	997.24	3,375	5,500	60.00	F.
Res., East Hartford, Conn.,	.....	5,251.81	2,000	4,600	.....	.....
Res., Hartford, Conn.,	.....	2,552.57	1,000	5,500	.....	.....
Res., Hartford, Conn.,	.....	1,310.82	500	2,500	.....	.....
Res., Hartford, Conn.,	.....	1,747.76	600	3,400	.....	.....
Res., West Hartford, Conn.,	.....	1,878.85	800	3,500	.....	.....
Res., West Hartford, Conn.,	.....	1,660.38	800	3,000	.....	.....
Res., West Hartford, Conn.,	.....	3,189.67	2,300	5,000	.....	.....
Lot, West Hartford, Conn.,	.....	655.41	1,500	.....	.....	.....
Lot, West Hartford, Conn.,	.....	742.80	1,700	.....	.....	.....
Res., West Hartford, Conn.,	.....	2,840.12	1,500	5,000	.....	.....
Total,	.....	\$66,726.06	\$73,230	\$160,200	.....	.....

. Properties were acquired by foreclosure where marked "F," by quit-claim deed where marked "q. c." and the remainder by trading. Properties marked "Sold" have been sold under special agreement and are still carried in real state account.

# REPORT OF COMMISSIONER OF MORTGAGES IN PROCESS OF FORECLOSURE.

Description of Property.	Face of Obligation.	Present Worth of Obligation.	Appraised Value of Land.	Value of Improvements.	Book Value of Stock of Stock Pledged.	Total Security.
Res., Hartford, Conn.,	\$350	\$353	\$350	\$1,850	None	\$2,200.00
“ Providence, R. I.,	400	400	500	4,000	\$113.34	4,613.34

## REMARKS.

Number of homes acquired wholly or in part by loans furnished by this association.

June, 1895, to June 30, 1896,	.	.	.	.	.	244
July 1, 1896, to June 30, 1897,	.	.	.	.	.	103
July 1, 1897, to June 30, 1898,	.	.	.	.	.	155
July 1, 1898, to September 30, 1899,	.	.	.	.	.	272
Total to date,	.	.	.	.	.	774

Directors:—Gen. George E. Keeney, Somerville, Conn., \$4,000; Rockwell Keeney, Somerville, Conn., \$1,000; E. C. Linn, Hartford, Conn., \$1,000; Hon. E. Stevens Henry, Rockville, Conn., \$1,000; Hon. Patrick Garvan, Hartford, Conn., \$1,000; R. B. Parker, Hartford, Conn., \$5,000; E. C. Hilliard, Hartford, Conn., \$5,000. All guarantee Fund Class AA full paid in cash.

Officers:—Treasurer, E. C. Linn, Hartford, Conn.; Attorney, John H. Buck, Hartford, Conn.

Depository:—First National Bank, and State Bank, Hartford, Conn.

STATE OF CONNECTICUT, }  
COUNTY OF HARTFORD, } ss.

We, George E. Keeney, President, and E. C. Linn, Secretary, of the aforesaid association, do solemnly swear that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

GEORGE E. KEENEY, President.  
E. C. LINN, Secretary.

Subscribed and sworn to before me, this 1st day of November, 1899.  
JOHN B. MILLIKEN, Notary Public.

THE CO-OPERATIVE SAVINGS SOCIETY OF CON-  
NECTICUT.

STATEMENT, SEPTEMBER 30, 1899.

HARTFORD, CONN.

Organized. June 22, 1893. Commenced business. June 27, 1893.

## EXHIBIT A.

*Statement of Assets and Liabilities of the Co-operative Savings Society  
of Connecticut at the close of business September 30, 1899.*

## ASSETS.

Loans, bond, and mortgage, . . . . .		\$1,050,729.61
Stock loans, . . . . .		53,178.60
Real estate, . . . . .		136,707.02
Securities owned, . . . . .		102,783.07
Contracts acquired, . . . . .		104,000.00
Furniture and fixtures, . . . . .		4,458.32
Interest and premium due and unpaid. . . . .		5,766.44
Installments due and unpaid, . . . . .		5,122.25
Taxes, insurance, and costs advanced, . . . . .		2,772.10
Sundry accounts, . . . . .		4,414.41
Cash balances, —		
Connecticut Trust & Safe Deposit Co., . . . . .	\$23,895.83	
Special certificates of deposit, . . . . .	10,226.01	
Cash in office. . . . .	3,450.95	
Local banks, . . . . .	12,900.80	50,473.59
Total assets, . . . . .		\$1,520,405.41

## LIABILITIES.

Due shareholders, installments paid, . . . . .	\$894,442.39
Due shareholders, single payment shares. . . . .	457,294.57
Installments paid in advance, . . . . .	12,340.25
Due shareholders, earnings credited, . . . . .	121,147.74
Due shareholders, earnings not credited. . . . .	15,705.03
Uncompleted loans, bond, and mortgage. . . . .	12,010.37
Interest and premium paid in advance. . . . .	488.00
Reserve fund, . . . . .	6,977.06
Total liabilities, . . . . .	\$1,520,405.41

## EXHIBIT B.

## REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1899.

## RECEIPTS.

Cash on hand September 30, 1898,	.	.	\$50,686.59
Subscriptions on installment shares,	.	\$351,437.66	
Subscriptions on single payment shares,	.	186,888.00	
Mortgages redeemed in whole or in part,	.	362,925.00	
Other loans redeemed,	.	169,661.50	
Loans on shares redeemed,	.	54,430.90	
Borrowed money (none),	.	0.00	
Interest and premium,	.	94,959.68	
Fines received,	.	818.40	
Fees received,	.	120.55	
Real estate,	.	26,267.87	
Uncompleted loans (increase),	.	0.00	
Taxes, insurance, and costs advanced,	.	2,675.82	
Reserve fund,	.	4,001.72	
Furniture and fixtures (written off for de- preciation),	.	600.00	
Sundry account,	.	3,081.44	
Withdrawal profits,	.	19,813.04	1,277,681.58
			<u>\$1,328,368.17</u>

## DISBURSEMENTS.

Loaned on first mortgage,	.	\$275,975.00	
Loaned on shares,	.	57,632.00	
Loaned on other securities,	.	177,237.57	
Contracts acquired,	.	104,000.00	
Paid withdrawals, installment stocks,	.	315,085.78	
Interest paid on withdrawals,	.	13,592.77	
Paid single payment shares,	.	190,768.34	
Taxes, insurance, and costs advanced,	.	4,325.46	
Real estate,	.	64,240.31	
Expense account,	.	24,315.40	
Interest on Class "C,"	.	14,251.85	
Dividends paid in cash,	.	26,634.58	
Discount on advance payments	.	299.08	
Furniture and fixtures,	.	423.77	
Reserve fund,	.	974.57	
Loss and gain (misc. including credit to reserve),	.	5,167.97	
Sundry account,	.	0.00	
Uncompleted loans (decrease),	.	2,970.13	
Total disbursements,	.		\$1,277,894.58
Cash on hand September 30, 1899,	.		<u>50,473.59</u>
			<u>\$1,328,368.17</u>



## EXHIBIT C.

## EARNINGS ACCOUNT.

## RECEIPTS.

Undivided balance September 30, 1898.	\$20,917.64
Interest and premium,	94,959.68
Fines,	818.40
Fees,	120.55
Miscellaneous,	1,012.43
Total receipts,	\$117,828.70

## DISBURSEMENTS.

Dividends to installment stocks,	\$65,882.83
Dividends to single payment stocks,	31,194.71
Reserve fund,	4,001.72
Interests on certificates of deposit,	145.33
Discount on advance payments,	299.08
Furniture and fixtures,	600.00
Undivided balance September 30, 1899,	15,705.03
Total disbursements,	\$117,828.70

1. Is the plan of your association permanent, serial, or terminating?  
Permanent and serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.  
What amount per share? Class "A" \$1.00, Class "E" 50c.
4. How many shares have been issued by your association from date of organization to and including September 30, 1899? 45,036.  
In how many series? 76. How often? Monthly.
5. How many shares were in force September 30, 1898? 23,150.  
How many were issued during the year? 2,769 $\frac{1}{8}$ . How many were withdrawn during the year? 4,946 $\frac{3}{4}$ . How many in force at close of business September 30, 1899? 20,981 $\frac{3}{8}$ .
6. How many shares were pledged or borrowed on September 30, 1899? About 6,500.
7. How many borrowing members have you? 724. Give total number of shares now held by them. 6,500.
8. How many non-borrowing members have you? About 4,000.  
Give total number of shares now held by them. ———.
9. What is the full payment of borrowing member per share per year without premium? Class "A" \$21.60, Class "E" \$15.00.
10. Is your admission or membership fee per share or per member?  
Per share. How much? Class "A" \$2.00, Class "E" \$1.00.
11. Total admission fees received by the association during the year.

12. Total amount of admission fees paid by new members during year. ———.
13. Do you make loans to other than members? Yes.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? See Charter and By-Laws.
16. On what percentage of valuation do you limit loans? Not to exceed 75 per cent. How appraised? At least two local and special (H. O.).
17. In what places have you money loaned? Connecticut, Rhode Island.
18. How long must a shareholder make payments before he is entitled to borrow? No specified time.
19. State number of loans to members. 724. State total amount loaned on first mortgage. \$1,050,729.61. State largest mortgage loan to any person. \$22,000.00.
20. State amount outstanding on mortgages in force on property in this State. \$965,329.61.
21. State number of loans in force on other securities. 40. Total amount of such loans. \$102,783.07.
22. What premium plan do you follow? Fixed.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. A. and E. \$4.00 per \$1,000.00 per month.
24. Have you an expense fund? Yes. Of what does it consist? See Article XI By-Laws. Give total amount of expense fund received during the year. ———. Give balance on hand of expense fund September 30, 1899. ———.
25. State salaries, in detail, paid to all connected with the association. Treasurer, \$5,000; Assistant Treasurer, \$1,800; Secretary, \$600; Attorney, \$600.
26. Are officers under bond? Yes. In what amount? Total bonds, officers and agents, about \$65,000.
27. State total operating expenses for the year. ———.
28. How are agents paid? By Agency Department.
29. Give names of agents representing your association in this State, and the post-office address of each. ———.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? See Article VIII By-Laws. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? ———. Give particulars briefly. ———.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? See Article VIII By-Laws. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? ———. Give particulars briefly. ———.
32. How many foreclosures have you had since last report? 16. How many on property in this State? 14.

## EXHIBIT "D."

*Real Estate Owned by the Society, September 30, 1897.*

Loan Number.	Name.	Face of Loan.	Cost on Society's Books.	Society's Appraisal Value.
3	T. W. Wooster, . . . .	\$5,700.00	\$5,805.33	\$5,700.00
21 <i>a</i>	Theodore Roy, . . . .	1,700.00	1,450.00	1,450.00
32	Eunice D. Sperry, . . . .	1,300.00	1,228.73	1,300.00
90	Stephen W. Ockrey, . . . .	900.00	817.84	900.00
112	John and Mary Martin, . . . .	1,600.00	1,676.58	1,600.00
151	John H. Fromm, . . . .	1,500.00	1,361.98	1,800.00
155	Ernest Watrous, . . . .	1,800.00	1,976.31	1,500.00
156	George F. Hewlett, . . . .	1,500.00	1,540.58	800.00
157	A. G. M. Whipple, . . . .	2,000.00	2,288.01	2,200.00
158	D. J. Whipple, . . . .	1,100.00	1,173.77	1,100.00
170	Daniel E. Crouch, . . . .	2,200.00	2,923.22	3,000.00
174	Chas. P. Whipple, . . . .	1,500.00	1,629.00	1,200.00
181	Joseph Copeland, . . . .	4,000.00	4,003.63	4,500.00
185 <i>b</i>	Joseph A. Whelan, . . . .	1,800.00	1,869.08	2,000.00
190	Daniel V. McGuire, . . . .	2,000.00	2,303.49	1,700.00
194 <i>a</i>	Arthur H. Buxton, . . . .	1,250.00	908.48	1,000.00
203	Hedwig Schroeder, . . . .	4,300.00	5,475.67	4,500.00
204	Ernest Watrous, . . . .	1,200.00	1,125.57	1,000.00
207	Simon E. Fromberg, . . . .	6,000.00	5,685.02	6,500.00
218	Joseph Caisse, . . . .	1,350.00	1,428.93	1,400.00
222	Eliza E. Briggs, . . . .	1,200.00	1,284.17	1,000.00
227	A. G. M. Whipple, . . . .	1,847.00	2,318.19	2,500.00
228	Jacob Simon, . . . .	3,000.00	3,156.22	3,100.00
242	Samuel A. Whipple, . . . .	1,400.00	1,747.82	1,500.00
256	William P. Church, . . . .	1,500.00	1,836.92	1,150.00
257	William E. Mayo, . . . .	1,700.00	1,892.62	1,500.00
258	P. D. and A. C. Bickford, . . . .	2,800.00	2,727.84	2,800.00
270	Nellie H. Hill, . . . .	4,600.00	4,472.95	3,500.00
276	Philomene Lanoue, . . . .	1,600.00	1,508.58	1,600.00
304	Philip L'Heureux, . . . .	1,600.00	1,559.44	1,600.00
326	J. N. Watrous, . . . .	1,500.00	1,579.50	1,600.00
327	William J. Bowler, . . . .	3,300.00	3,214.41	3,750.00
377	Isabella Prescott, . . . .	3,500.00	3,384.42	3,800.00
382	Alice M. Lagergren, . . . .	1,500.00	1,344.85	1,500.00
387	Louis Maguy, . . . .	1,800.00	1,726.46	1,800.00
418	J. Bronson, . . . .	4,500.00	4,724.59	4,800.00
450 <i>a</i>	W. H. Doolittle, . . . .	2,100.00	2,189.77	2,500.00
452	M. Gardiner, . . . .	4,000.00	3,702.94	4,000.00
559	James F. Knox, . . . .	1,200.00	1,177.94	1,300.00
563 <i>a</i>	William Robinson, . . . .	1,200.00	991.85	1,300.00
598	Joseph Tierney, . . . .	1,500.00	1,232.47	1,600.00
620	Robert B. Price, . . . .	2,400.00	2,741.91	2,900.00
663	Robert B. Price, . . . .	2,700.00	2,926.99	3,100.00
703	George B. Lum, . . . .	4,500.00	4,566.21	4,700.00
705	Francis Turbert, . . . .	2,400.00	2,629.58	2,600.00
756	Catherine Malone, . . . .	3,000.00	3,245.19	3,200.00
761	T. N. Vestor, . . . .	3,000.00	2,922.12	3,200.00
801	E. I. and H. A. Beckley, . . . .	800.00	851.14	900.00
837	John McFarland, . . . .	2,200.00	2,279.57	2,300.00
855	R. G. Willard, . . . .	2,700.00	2,711.38	2,800.00
859	A. Hoyt, . . . .	4,200.00	4,281.85	4,500.00
911	C. Brievogelle, . . . .	5,000.00	5,177.80	5,200.00
914	L. J. Mix, . . . .	2,300.00	2,360.46	2,400.00
921	C. A. Greene, . . . .	2,000.00	2,015.12	2,100.00
925	Joseph McVeigh, . . . .	2,100.00	2,169.03	2,200.00
992	Thomas Dunn, . . . .	1,200.00	1,283.50	1,500.00

*a* . Sold under contract.*b* . Sold for cash since September 30, 1899.

## REPORT OF COMMISSIONER OF

## EXHIBIT "E."

*Mortgages in Process of Foreclosure.*

Loan Number.	Name.	Face of Loan.	Present Worth of Obligation.
659	E. V. Caulfield, . . . .	\$3,100.00	\$3,100.00
709	E. V. Caulfield, . . . .	3,100.00	3,100.00
739	E. V. Caulfield, . . . .	3,300.00	3,300.00
1,019	E. Viau, . . . .	1,800.00	1,800.00

## EXHIBIT "F."

Names of Directors.	Residence.	CAPITAL STOCK HELD BY EACH.	
		Shares.	Series.
Charles M. Jarvis, . . . .	East Berlin, . . . .	35	Various
D. W. Williams, . . . .	Glastonbury, . . . .	10	Various
Amos Whitney, . . . .	Hartford, . . . .	35	Various
George T. Meech, . . . .	Middletown, . . . .	2½	C-2
A. R. Crittenden, . . . .	Middletown, . . . .	14	Various
Andrew F. Gates, . . . .	Hartford, . . . .	15	Various
John W. Davis, . . . .	Pawtucket, R. I., . . . .	20	B-11
John Mackrille, . . . .	New Haven, . . . .	19½	Various
William H. Marigold, . . . .	Bridgeport, . . . .	21	Various
Francis A. Crum, . . . .	Hartford, . . . .	16	Various
Charles C. Godfrey, . . . .	Bridgeport, . . . .	21	Various
W. H. Scoville, . . . .	Hartford, . . . .	10	B-3
I. L. Wiltsie, . . . .	Hartford, . . . .	28	Various
George Pope, . . . .	Hartford, . . . .	17½	Various
Frank Miller, . . . .	Bridgeport, . . . .	18	Various
Jos. O. Goodwin, . . . .	East Hartford, . . . .	29½	Various
Ernest Cady, . . . .	Hartford, . . . .	2½	G-7
I. L. Holt, . . . .	Meriden, . . . .	8	Various
Austin Brainard, . . . .	Hartford, . . . .	15½	Various
Charles L. Upham, . . . .	Meriden, . . . .	5	A-7
E. G. Burnham, . . . .	Bridgeport, . . . .	5	C-4
Chas. W. Rohne, . . . .	Hartford, . . . .	11	Various
J. R. Mason, . . . .	Derby, . . . .	5	B-4
George H. Cowles, . . . .	Waterbury, . . . .	25	A-11
David N. Camp, . . . .	New Britain, . . . .	30	Various
Clarence L. Reid, . . . .	Stamford, . . . .	10	Various

Officers: — Treasurer, Charles W. Rohne, Hartford, Conn.; Attorney, Austin Brainard, Hartford, Conn.

Depository: — Connecticut Trust and Safe Deposit Company, Hartford, Conn.

STATE OF CONNECTICUT, }  
COUNTY OF HARTFORD, } ss.

We, Ernest Cady, Vice-President, and Joseph O. Goodwin, Secretary, of the aforesaid association, do solemnly swear that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

ERNEST CADY, Vice-President.

JOSEPH O. GOODWIN, Secretary.

Subscribed and sworn to before me, this —— day of November, 1899.

ANDREW F. GATES, Notary Public.



# FIRST MERIDEN MUTUAL BENEFIT BUILDING AND LOAN ASSOCIATION.

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1899.

Organized, March 17, 1887. Commenced business, April 2, 1887.

## ASSETS.

Loans on real estate, first mortgage (face value),	\$68,677.44
Real estate otherwise acquired,	200.00
Cash on hand,	190.90
Cash in bank,	971.04
Total,	<u>\$70,039.38</u>

## LIABILITIES.

Due shareholders, installments paid,	\$61,585.50
Due shareholders, earnings not credited,	2,227.24
Surplus,	334.01
Interest,	35.71
Premiums,	5,258.60
Management,	219.70
Real estate,	238.68
Cash in surplus,	139.94
Total,	<u>\$70,039.38</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1899.

## RECEIPTS.

Cash on hand September 30, 1898,	\$1,006.51
Subscription on installment shares,	4,550.71
Mortgages redeemed (in whole or in part),	<u>10,735.54</u>
Interest received,	35.71
Reserve fund,	334.01
Cash,	102.25
Management,	<u>520.20</u>
Total,	<u>\$17,284.93</u>

## DISBURSEMENTS.

Loaned on first mortgage, . . . . .	\$12,000.00
Paid on withdrawals, dues, . . . . .	3,640.20
Paid salaries, clerk hire, and commissions, . . . . .	292.50
Paid advertising, printing, and postage, . . . . .	12.17
Paid rent, . . . . .	34.00
Paid taxes, insurance, etc., . . . . .	99.62
Cash on hand, . . . . .	190.90
Cash in bank, . . . . .	971.04
Other disbursements in detail, viz.: — Court and Attorney, . . . . .	44.50

Total, . . . . . \$17,204.93

1. Is the plan of your association permanent, serial, or terminating?  
Terminating.
2. What is the par value of stock per share (matured)? \$500.00.
3. Are your installment payments weekly or monthly? Weekly.  
What amount per share? 25c.
4. How many shares have been issued by your association from date of organization to and including September 30, 1897? 607.  
In how many series? One. How often? Once.
5. How many shares were in force September 30, 1898? 379. How many were issued during the year? None. How many were withdrawn during the year? 25. How many were in force at close of business, September 30, 1899? 354.
6. How many shares were pledged or borrowed on September 30, 1899? 240.
7. How many borrowing members have you? 94. Give total number of shares now held by them. 240. Male. 231. Female. 09.
8. How many non-borrowing members have you? 52. Give total number of shares now held by them. 114.
9. What is the full payment of borrowing member per share per year without premium? \$65.50.
10. Is your admission or membership fee per share or per member? Per share. How much? 25c.
11. Total admission fees received by the association during the year. None.
12. Total amount of admission fees paid by new members during year. None. To the association. None. To the agents. None.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? No.
15. If yes, on what and by what authority? —.
16. On what percentage of valuation do you limit loans? About 50 per cent. How appraised? By Committee of Directors and Secretary.
17. In what places have you money loaned? Meriden, Middletown, Wallingford, Colebrook, Madison, Guilford, Branford, Westfield, all in Connecticut.

18. How long must a shareholder make payments before he is entitled to borrow? Must be paid in full from April 2, 1887.
19. State number of loans to members. 119 in force. State total amount loaned on first mortgage. \$68,677.44. State largest mortgage loan to any person. \$3,000.00.
20. State amount outstanding on mortgages in force on property in this State. \$68,677.44.
21. State number of loans in force on other securities. None. Total amount of such loans. ———.
22. What premium plan do you follow? Loans are made by ballot and sale alternately; sales are made to highest bidder; no interest.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. 1898, lowest, \$32.00 per share; highest, \$35.50; 1899, lowest, \$25.00 per share; highest, \$38.50; average about \$28.00 per share.
24. Have you an expense fund? Yes. Of what does it consist? Quarterly dues, fines, and earned interest on balance of management fund; also can be taken from surplus. Give total amount of expense fund received during year. \$520.20. Give balance on hand of expense fund September 30, 1899. \$219.90.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$250.00 per year; Treasurer, \$50.00 per year.
26. Are officers under bond? Yes. In what amount? \$400.00 Secretary, and \$400.00 Treasurer.
27. State total operating expenses for the year. \$482.79.
28. How are agents paid? No agents.
29. Give names of agents representing your association in this State, and the post-office address of each. None.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? In full. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? According to amount paid in. Give particulars briefly. ———.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? In full. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? All dividends credited to stock can be withdrawn as part of subscriptions to stock. Give particulars briefly. ———.
32. How many foreclosures have you had since last report? One. How many on property in this State? One. Property assumed by holder of second mortgage.

## REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Face of Mortgage.	Cost on Books of Association.	Present Value of Land.	How Acquired Deed or Foreclosure.
Two Building Lots, . . .	\$200.00	\$200.00	\$200.00	Deed.

The above land has been sold; will be deeded before January 1, 1900.

Directors: — Henry Dryhurst, Meriden, Conn., 2 shares; Thomas Vernon, Meriden, Conn., 2 shares; William H. Harvey, Meriden, Conn., 3 shares; John Lawrence, Meriden, Conn., 3 shares; Thomas Duke, Meriden, Conn., 2 shares; Alfred Roebuck, Meriden, Conn., 2 shares; James R. Watt, Meriden, Conn., 2 shares, jointly; Nelson N. Bailey, Meriden, Conn., 3 shares; Samuel A. Flagg, Meriden, Conn., 2 shares.

Officers: — Treasurer, William S. Slapley, Meriden, Conn., 3 shares; Attorney, Henry Dryhurst, Meriden, Conn.

Depositories: — Meriden National, Meriden Savings Banks.

STATE OF CONNECTICUT, }  
COUNTY OF NEW HAVEN, } ss.

We, Charles C. Denison, President, and Orlando C. Burgess, Secretary, of the aforesaid association, do solemnly swear that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

C. C. DENISON, President.

ORLANDO C. BURGESS, Secretary.

Subscribed and sworn before me, this 13th day of December, 1899.

HENRY DRYHURST, Notary Public.

# THE HARTFORD BUILDING AND LOAN ASSOCIATION.

HARTFORD, CONN.

STATEMENT, SEPTEMBER 30, 1899.

Organized, March 19, 1889. Commenced business, March 19, 1889.

## ASSETS.

Loans on real estate, first mortgage (face value).	\$200,929.13
Loans on shares,	7,371.80
Real estate acquired by foreclosure,	12,750.00
Real estate otherwise acquired,	10,350.00
Cash in bank,	1,019.35
Furniture and fixtures,	600.00
Installments due and unpaid,	1,376.11
Interest, premium, fees, and fines due and unpaid,	1,943.35
Other assets in detail, viz.:— Advanced for borrowers,	19.65
Total,	<u>\$236,359.39</u>

## LIABILITIES.

Due shareholders, installments paid,	\$147,114.54
Due shareholders, single-payment shares,	61,500.00
Due shareholders, earnings credited,	18,684.74
Borrowed money,	2,000.00
Surplus,	4,382.23
Other assets in detail, viz.:— Advanced for borrowers,	19.65
Forfeited Shares Act.	265.16
Advanced by borrowers,	10.85
Total,	<u>\$236,359.39</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1899.

## RECEIPTS.

Cash on hand September 30, 1898,	\$4,376.65
Subscription on installment shares,	72,204.97
Subscription on single-payment shares,	8,300.00
Mortgages redeemed (in whole or in part),	68,100.00
Other loans redeemed,	22,285.33
Borrowed money,	5,700.00
Interest and Premium received,	13,231.55



Fines received,	\$265.13
Fees received,	5.50
Other receipts in detail, viz.: — Rents,	5,024.20
Deposit at Superior Court returned,	4,739.00
Life insurance premiums,	578.87
Borrowers' deposits,	41.55
Real estate,	1,000.00
Sundries,	444.43
Total,	<u>\$206,297.18</u>

## DISBURSEMENTS.

Loaned on first mortgage,	\$35,350.00
Loaned on shares,	12,937.18
Paid retired shares,	6,582.00
Paid on withdrawals, dues, including coupons on paid stock ((\$5,093.58),	66,570.49
Paid on withdrawals, interest, and dividends,	14,618.50
Paid single-payment shares,	7,000.00
Retired single-payment stock,	35,544.00
Paid borrowed money,	4,700.00
Paid salaries (\$2,578.00), clerk hire and commissions (\$3,601.85),	6,179.85
Paid advertising, printing, and postage,	530.23
Paid rent,	225.00
Other sundry expenses,	573.50
Paid taxes, insurance, etc.,	6,814.80
Life insurance premiums,	497.52
Cash in bank,	1,019.35
Liens purchased, \$3,917.57. Repairs to finish R. E., \$2,850.00,	6,767.57
Other disbursements in detail, viz.: — Disbursed by borrowers, \$51.64. Sundries, \$335.55,	387.19
Total,	<u>\$206,297.18</u>

## EARNINGS ACCOUNT.

## DR.

Balance of profit and loss account October 1, 1898,	\$1,962.03
Interest and Premium,	14,163.16
Fines,	296.42
Transfer fees,	5.50
Contingent fund,	2,660.00
Pass books and initiation, profit from real estate,	781.82
Profit from withdrawal,	112.96
Other earnings in detail, viz.: — Interest at bank,	325.64
Total,	<u>\$20,308.12</u>

## CR.

Dividends on stock,	\$10,814.66
Interest on borrowed money,	28.54
Expenses in detail, viz.: — Salaries, rent, postage, etc.,	3,988.58
Commissions,	3,743.43
Discounts,	135.05
Balance,	1,597.87
Total,	\$20,308.13

1. Is the plan of your association permanent, serial, or terminating?  
Permanent.
2. What is the par value of stock per share (matured)? \$250.00.  
Installment stock, \$100.00; paid up coupon stock, ———.
3. Are your installment payments weekly or monthly? Class "A," weekly; balance monthly. What amount per share? Class "A," 25c. a week; "C," \$1.25 per month; "D," 75c.; "F," \$1.12; "G," 75c.; "J," \$1.25.
4. How many shares have been issued by your association from date of organization to and including September 30, 1899? 16,174. In how many series? "A," 33; "B," 16; "C," 65; "D," 41; "E," 34; "F," 19; "G," 19; "H," 15; "J," 8. How often? Class "A," quarterly; others, monthly.
5. How many shares were in force September 30, 1898? 6,563. How many were issued during the year? 1,896. How many were withdrawn during the year? 3,151. How many were in force at close of business September 30, 1899? 5,308.
6. How many shares were pledged or borrowed on September 30, 1899? 962.
7. How many borrowing members have you? 152. Give total number of shares now held by them. 962.
8. How many non-borrowing members have you? 925. Give total number of shares now held by them. 4,346.
9. What is the full payment of borrowing member per share per year without premium? "A," \$28.09; "F," \$24.75; "G," \$20.25.
10. Is your admission or membership fee per share or per member? Have none. How much? ———.
11. Total admission fees received by the association during the year. ———.
12. Total amount of admission fees paid by new members during year. ———. To the association. ———. To the agents. ———.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? No; except stock loans.
15. If yes, on what and by what authority? Loans on shares by authority of Charter and By-Laws.
16. On what percentage of valuation do you limit loans? Not to exceed 75 per cent. How appraised? By two or more disinterested persons.

17. In what places have you money loaned? Various cities and towns in Connecticut.
18. How long must a shareholder make payments before he is entitled to borrow? After one payment.
19. State number of loans to members. 152. State total amount loaned on first mortgage. \$200,939.13. State largest mortgage loaned to any person. \$17,600.00.
20. State amount outstanding on mortgages in force on property in this State. \$200,939.13.
21. State number of loans in force on other securities. 70. Total amount of such loans. \$7,381.80.
22. What premium plan do you follow? Class "A," premium bid. Other classes, fixed premiums.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Class "A," average. 29; "F," 93 1/4; "G," 93 1/4.
24. Have you an expense fund? Yes; contingent. Of what does it consist? First two months' dues on "C," "F," "G," and "J." Give total amount of expense fund received during the year. \$2,660. Give balance on hand of expense fund September 30, 1899. None.
25. State salaries, in detail, paid to all connected with the association. President, \$300; Secretary, \$1,500; Treasurer, \$120; Auditors, \$60; directors, \$1 per meeting.
26. Are officers under bond? Yes. In what amount? President, \$4,000; Treasurer, \$4,000; Secretary, \$2,500.
27. State total operating expenses for the year, including commissions paid agents. \$7,508.58.
28. How are agents paid? Commission.
29. Give names of agents representing your association in this State. and the post-office address of each. W. B. Mucklow, Hartford; A. L. Eastman, Bridgeport; G. A. Graves, New Britain.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? All of "A"; withdrawal value of "C," "D," "F," "G," "J." Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Amount paid. Give particulars briefly. —.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? All. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time. Give particulars briefly. On "C," "D," "F," "G," "J," 5 per cent. first five years, 6 per cent. second five years.
32. How many foreclosures have you had since last report? 12 (8 in process last report). How many on property in this State? 12.

# REPORT OF COMMISSIONER OF REAL ESTATE OWNED BY THE ASSOCIATION.

Description of property.	Face of mortgage.	Cost on Books of Association.	Present value of land.	Present value of improvements.	Book value of stock taken.	How acquired. Deed or foreclosure.
132 Hicks st., Meriden,	\$2,000	\$1,970	\$200	\$1,800	\$119.96	Q. C. Deed.
97 Goodwill ave., "	3,250	3,500	500	3,000	83.01	Foreclosure.
14 No. Spring st., "	2,250	2,270	250	2,250	154.75	Q. C. Deed.
40 " " " "	1,750	1,960	200	1,800	52.50	" "
Reservoir ave., "	2,000	2,080	250	2,000	14.00	Foreclosure.
Beechwood ave., Bridgep't,	1,800	2,720	850	2,250	2.25	"
149 Broad st., "	1,000	1,250	1,200	200	94.00	"
231 Capen st., Hartford,	3,500	3,800	1,000	3,000	192.50	Q. C. Deed.
71 Seymour st., "	2,750	3,200	750	2,750	101.75	Foreclosure.
Plainville, Conn.,	1,000	350	50			Q. C. Deed.

Directors:—Carnot O. Spencer, Hartford, 4 shares, series 7 C; Edward R. Faxon, Hartford, 4 shares, series 16 D; Rial S. Peck, Hartford, 4, 20 shares, series 2 C and 30 A; Geo. Stronach, Hartford, 4 shares, series 33 A; Fred K. Rand, Hartford, 4 shares, series 27 C; Francis Coles, Hartford, 4 shares, series 28 A; Fred D. Parker, Hartford, 4 shares, series 39 C; Joseph Buths, Hartford, 3 shares, series 24 and 32 E; Justus P. Lewis, Hartford, 5 shares, series 4 H; Halsey B. Philbrick. ———.

Officers:—Treasurer, Henry M. Jacobs; Attorney, Albert C. Bill.

Depositories:—United States Bank and Hartford National Bank.

STATE OF CONNECTICUT, }  
COUNTY OF HARTFORD, } ss.

We, Rush P. Chapman, President, and Luther C. Glazier, Secretary, of the aforesaid association, do solemnly swear that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

RUSH P. CHAPMAN, President.

LUTHER C. GLAZIER, Secretary.

Subscribed and sworn to before me, this 31st day of October, 1899.

WILLIAM H. HONISS, Notary Public.

# MERIDEN PERMANENT BUILDING AND LOAN ASSOCIATION.

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1899.

Organized, October 16, 1888. Commenced business, October 29, 1888.

## ASSETS.

Loans on real estate, first mortgage (face value), loans on shares, loans on other securities, . . . . .	\$92,063.35
Cash in bank, . . . . .	4,612.25
Total, . . . . .	<u>\$96,675.60</u>

## LIABILITIES.

Due shareholders, installments paid, . . . . .	\$79,854.34
Due shareholders, earnings credited, . . . . .	12,031.00
Due shareholders, earnings not credited, . . . . .	2,331.58
Balance to be paid out on loans made, . . . . .	1,975.00
Surplus, . . . . .	430.44
Other liabilities in detail, viz.:—	
Balances due shareholders on stock retired, . . . . .	<u>53.24</u>
Total, . . . . .	<u>\$96,675.60</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1899.

## RECEIPTS.

Cash on hand September 30, 1898, . . . . .	\$4,266.49
Subscription on installment shares, . . . . .	24,835.19
Mortgages redeemed (in whole or in part), other loans redeemed, . . . . .	17,817.79
Interest received, . . . . .	73.75
Premium received, . . . . .	5,186.68
Fines and fees received, . . . . .	<u>217.09</u>
Total, . . . . .	<u>\$52,396.99</u>



## DISBURSEMENTS.

Loaned on first mortgage, . . . . .	\$27,500.00
Loaned on shares, . . . . .	6,959.25
Paid on withdrawals, dues, . . . . .	11,161.42
Paid on withdrawals, interest and dividends, . . . . .	1,460.78
Paid salaries, . . . . .	524.60
Paid printing and postage and stationery, . . . . .	96.65
Paid rent, . . . . .	50.00
Paid taxes, State examination, . . . . .	10.04
Cash on hand and in bank, . . . . .	4,612.25
Other disbursements in detail, viz.:—	
Burglar insurance and safe deposit box, . . . . .	22.00
Total, . . . . .	<u>\$52,396.99</u>

## EARNINGS ACCOUNT.

## DR.

Unpaid premiums transferred to settle matured loans, . . . . .	\$13.21
Interest, . . . . .	73.75
Premium, . . . . .	5,186.68
Fines, transfer fees, pass books, and initiation, . . . . .	217.09
Additional fines transferred from stock withdrawn, . . . . .	13.45
Other earnings in detail, viz.:— Balance, profit and loss,	
October 1, 1898, . . . . .	1,938.63
Total, . . . . .	<u>\$7,442.81</u>

## CR.

Dividends on stock, . . . . .	\$4,107.08
Expenses in detail, viz.:— Salaries, \$524.60; rent, \$50, . . . . .	574.60
Printing, postage, etc., \$96.65; examination, \$10.04, . . . . .	106.69
Balance to surplus, \$300.86; insurance, \$12.00; safe de- posit box, \$10.00, . . . . .	322.86
Balance, profit and loss, October 1, 1899, . . . . .	2,331.58
Total, . . . . .	<u>\$7,442.81</u>

1. Is the plan of your association permanent, serial, or terminating?  
Serial.
2. What is the par value of stock per share (matured)? \$250.
3. Are your installment payments weekly or monthly? Weekly.  
What amount per share? 25c.
4. How many shares have been issued by your association from date  
of organization to and including September 30, 1899? 4,800.  
In how many series? 19. How often? Semi-annually since  
series 4 in October, 1891.

5. How many shares were in force September 30, 1898? 1,775. How many were issued during the year? 715. How many were withdrawn during the year? 462. How many in force at close of business, September 30, 1899? 2,028.
6. How many shares were pledged or borrowed on September 30, 1899? 618.
7. How many borrowing members have you? 169. Give total number of shares now held by them. 737.
8. How many non-borrowing members have you? 360. Give total number of shares now held by them. 1,291.
9. What is the full payment of borrowing member per share per year without premium on loans made previous to May 1, 1897. \$26.00; since that date, \$13.00.
10. Is your admission or membership fee per share or per member? Per share. How much? 15c.
11. Total admission fees received by the association during the year. \$107.25.
12. Total amount of admission fees paid by new members during year. ———. To the association. ———. To the agents. ———.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? On our own stock and stock of First and Second Meriden M. B. B. & L. Associations.
16. On what percentage of valuation do you limit loans? Ninety per cent. on stock and 70 per cent. on mortgage. How appraised? By committee of four directors.
17. In what places have you money loaned? Meriden, Wallingford, Berlin, Middlefield, New Haven, and Branford.
18. How long must a shareholder make payments before he is entitled to borrow? After the first payment.
19. State number of loans to members. 192. State total amount loaned on first mortgage. ———. State largest mortgage loan to any person. \$5,600.
20. State amount outstanding on mortgages in force on property in this State. ———.
21. State number of loans in force on other securities. 113. Total amount of such loans. ———.
22. What premium plan do you follow? Weekly premium bid at sale in lieu of interest.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Minimum weekly premium, \$1.00 per \$1,000 loan.
24. Have you an expense fund? No. Of what does it consist? Expenses are paid from earnings. Give total amount of expense fund received during year. ———. Give balance on hand of expense fund September 30, 1899. ———.

25. State salaries, in detail, paid to all connected with the association. Secretary, \$400; Treasurer, \$80; President, \$25; Vice-President, \$10; First Trustee, \$15; Auditors, 40c. per hour.
26. Are officers under bond? Yes. In what amount? Secretary and Treasurer each \$2,000; First Trustee, \$300.
27. State total operating expenses for the year. \$703.29.
28. How are agents paid? We have none.
29. Give names of agents representing your association in this State, and the post-office address of each. ———.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? The entire cash value. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. ———.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? All dividends declared previous to notice of withdrawal. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. ———.
32. How many foreclosures have you had since last report? None. How many on property in this State? ———.

Directors:— Watson W. Clark, Hobart street, 2 shares, series 1; Thomas Vernon, Sylvan ave., 2 shares, series 1 and 9; Jerome Bailey, East Main street, 8 shares, series 1 and 17; B. I. Thompson, Cook ave., 4 shares, series 2; Fred R. Bowen, Olive street, 4 shares, series 18; James T. Kay, Miller street, 33 shares, series 16, 17, and 18; William C. Comstock, West Main street, 4 shares, series 16; William M. Miles, Franklin street, 21 shares, series 3, 15, 17, 18, and 19; Fred L. Huntington, Hobart street, 12 shares, series 19.

Officers:— Treasurer, William R. Mosher; Attorney, ———.

Depository:— Meriden National Bank.

STATE OF CONNECTICUT, }  
COUNTY OF NEW HAVEN, } ss.

We, Geo. E. Bicknell, President. and L. S. Savage, Secretary, of the aforesaid association, do solemnly swear that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

GEO. E. BICKNELL, President.  
L. S. SAVAGE, Secretary.

Subscribed and sworn to before me, this 28th day of October, 1899.  
F. A. STEARNS, Notary Public.

## MIDDLETOWN BUILDING AND LOAN ASSOCIATION.

MIDDLETOWN, CONN.

STATEMENT, SEPTEMBER 30, 1899.

Incorporated May 28, 1889. Commenced business. June 17, 1889.

## ASSETS.

Loans on real estate, first mortgage (face value),	\$104,600.00
Loans on shares,	5,950.00
Cash in First National Bank,	4,471.19
Cash in savings banks,	5,661.82
Cash in The Columbia Trust Company,	3,523.48
Furniture and fixtures,	173.50
Installments due and unpaid,*	355.00
Interest, premium, fees, and fines due and unpaid,	138.24
Total,	<u>\$124,873.23</u>

## LIABILITIES.

Due shareholders, installments paid,	\$95,882.00
Due shareholders, earnings credited,	27,697.02
Due shareholders, earnings not credited,	668.30
Balance to be paid out on loans made,	500.00
Borrowed money, forfeited shares,	125.91
Total,	<u>\$124,873.23</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1899.

## RECEIPTS.

Cash on hand September 30, 1898,	\$188.31
Subscription on installment shares,	20,144.00
Mortgage redeemed (in whole or in part),	24,350.00

\* This is not properly an asset. Dues received are credited to the members paying them, and in case of withdrawal, are returned in full. Hence this item is no more an asset than a liability. To make this account balance, the same amount must be added to No. 1 under "Liabilities," making that a false entry.

Other loans redeemed, . . . . .	\$4,300.00
Borrowed money, . . . . .	500.00
Interest received, . . . . .	7,043.57
Premium received, . . . . .	395.05
Fines received, . . . . .	135.05
Management fund received, . . . . .	660.20
Total, . . . . .	<u>\$57,716.18</u>

## DISBURSEMENTS.

Loaned on first mortgage, . . . . .	\$22,450.00
Loaned on shares, . . . . .	3,050.00
Paid on withdrawals, dues, . . . . .	17,091.00
Paid on withdrawals, interest and dividends, . . . . .	4,662.63
Deposited in savings banks, . . . . .	1,400.00
Deposited with trust companies, . . . . .	3,500.00
Paid borrowed money, . . . . .	500.00
Paid salaries, . . . . .	360.00
Paid assessment of State department, . . . . .	14.89
Paid advertising, printing, and postage, . . . . .	37.75
Paid rent, . . . . .	100.00
Paid for services of attorney, . . . . .	5.00
Paid for recording deeds, . . . . .	12.20
Paid for permanent supplies, . . . . .	56.25
Paid for interest and revenue stamps, . . . . .	5.27
Cash in bank, . . . . .	4,471.19
Total, . . . . .	<u>\$57,716.18</u>

## EARNINGS ACCOUNT.

## DR.

Interest, . . . . .	\$7,005.45
Premium, . . . . .	397.30
Fines, . . . . .	140.78
Management fund, . . . . .	662.25
Profits on withdrawals, . . . . .	133.05
Balance, September 30, 1898, . . . . .	2.21
Total, . . . . .	<u>\$8,341.04</u>

## CR.

Dividends on stock, . . . . .	\$7,800.48
Interest on borrowed money, . . . . .	5.27
Expenses, . . . . .	533.40
Balance carried forward, . . . . .	1.89
Total, . . . . .	<u>\$8,341.04</u>



1. Is the plan of your association permanent, serial, or terminating?  
Serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.  
What amount per share? \$1.
4. How many shares have been issued by your association from date of organization to and including September 30, 1899? Including transfers, 3,817. In how many series? 21. How often? Semi-annually, except March, 1894.
5. How many shares were in force September 30, 1898? 1,646. How many were issued during the year? 317. How many were withdrawn during the year? 270. How many in force at close of business September 30, 1899? 1,693.
6. How many shares were pledged or borrowed on September 30, 1899? 674.
7. How many borrowing members have you? 99. Give total number of shares now held by them. 674.
8. How many non-borrowing members have you? 160. Give total number of shares now held by them? 1,019.
9. What is the full payment of borrowing member per share per year without premium? Dues, \$12; Interest, \$12; management fund, 40 cents.
10. Is your admission or membership fee per share or per member? We have none.
11. Do you make loans to other than members? No.
12. Do you make loans on securities other than first mortgage? Yes.
13. If yes, on what and by what authority? Our own shares. Our Charter.
14. On what percentage of valuation do you limit loans? No fixed rate. How appraised? Committee of three directors.
15. In what places have you money loaned? Middletown, Portland, Cromwell, Westbrook, Clinton.
16. How long must a shareholder make payments before he is entitled to borrow? One month.
17. State number of loans to members. 99. State largest mortgage loan to any person. \$5,000.
18. State amount outstanding on mortgages in force on property in this State. Have none outside Connecticut.
19. State number of loans in force on other securities. 21. Total amount of such loans. \$5,950.
20. What premium plan do you follow? Borrower pays multiple of 5c. per share on enough shares to cover loan.
21. If premium fixed, state amount; if not fixed, state average premium and extremes. Largest, 25c.; lowest, 5c.; nearly all 5c. per share.
22. Have you an expense fund? Yes; called Management Fund. Of what does it consist? Ten cents per share per quarter. Give

total amount of expense fund received during year. \$660.20.  
 Give balance on hand of expense fund September 30, 1899.  
 Carried to profit and loss.

25. State salaries, in detail, paid to all connected with the association. Secretary, \$300; Treasurer, \$60.
26. Are officers under bond? Yes. In what amount? Treasurer, \$5,000; Secretary, \$2,000.
27. State total operating expenses for the year. \$533.40.
28. How are agents paid? Have none.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? All.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? If during first and second year of series, no interest; if during third year of series, 50 per cent.; if during fourth year of series, 75 per cent.; if during fifth year of series, 87½ per cent.; if during sixth or later year of series, 100 per cent.
32. How many foreclosures have you had since last report? One; the first in our history. The property was sold the day following granting of decree without the loss of a penny to the association, and without cost of any kind.

Directors: — Eddie S. Davis, Middletown, Conn., 5 shares, series T; Lyman D. Mills, Middletown, Conn., 5 shares, series P; William S. Wetherbee, Middletown, Conn., 9 shares, series L; Robert T. Pattison, Middletown, Conn., 5 shares, series H; Frederick M. King, Middletown, Conn., 7, 8, 5 shares, series J, P, T; Charles H. Lewis, Middletown, Conn., 10 shares, series N; Henry Inglis, Middletown, Conn., 5 shares, series C; Joseph Merriam, Middletown, Conn., 2, 6 shares, series I, P; Arthur H. Ruty, Middletown, Conn., 2 shares, series D; Ernest D. Buck, Middletown, Conn., 8 shares, series T; George A. Craig, Middletown, Conn., 10 shares, series T; Fred E. Gibbons, Middletown, Conn., 7, 2 shares, series L, S; M. Eugene Culver, Middletown, Conn., 13 shares, series L.

Officers: — Treasurer, Fred E. Gibbons; Attorney, M. Eugene Culver.

Depositories: — First National Bank, The Columbia Trust Company.

STATE OF CONNECTICUT, }  
 MIDDLESEX COUNTY, } ss.

We, Fred. E. Gibbons, Treasurer, and George A. Craig, Secretary, of the aforesaid association, do solemnly swear that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

FRED. E. GIBBONS, Treasurer.  
 GEORGE A. CRAIG, Secretary.

Subscribed and sworn to before me, this 23d day of October, 1899.  
 M. EUGENE CULVER, Notary Public.

# NEW BRITAIN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

NEW BRITAIN, CONN.

STATEMENT, SEPTEMBER 30, 1899.

Organized, April 27, 1886. Commenced business, April 27, 1886

## ASSETS.

Loans on real estate, first mortgage (face value), . . . . .	\$118,000.00
Loans on shares, . . . . .	12,240.00
Real estate acquired by foreclosure, . . . . .	5,800.00
Cash on hand, . . . . .	65.63
Cash in bank, . . . . .	14,709.77
Furniture and fixtures, . . . . .	157.90
Installments due and unpaid, . . . . .	1,178.76
Interest, premium, fees, and fines due and unpaid, . . . . .	492.45
Other assets in detail, viz.:— . . . . .	55.86
Total, . . . . .	<u>\$152,700.37</u>

## LIABILITIES.

Due shareholders, installments paid, with earnings credited, . . . . .	\$148,444.60
Due shareholders, earnings credited, . . . . .	3,559.16
Due shareholders, earnings not credited, . . . . .	558.44
Forfeited shares account, . . . . .	44.00
Bills payable, . . . . .	94.17
Total, . . . . .	<u>\$152,700.37</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1899.

## RECEIPTS.

Cash on hand September 30, 1898, . . . . .	\$3,960.74
Subscription on installment shares, . . . . .	26,616.18
Mortgages redeemed (in whole or in part), . . . . .	15,905.79
Other loans redeemed, . . . . .	1,650.00
Borrowed money, . . . . .	5,040.00
Interest received, . . . . .	6,492.53
Premium received, . . . . .	455.03
Fines received, . . . . .	193.52
Fees received, . . . . .	.25

## REPORT OF COMMISSIONER OF

Other assets in detail, viz.: — Taxes returned, . . . . .	\$17.25
Quit-claim deeds, . . . . .	2.52
Rents (real estate), . . . . .	393.66
Real estate (sold), . . . . .	1,625.00
Total, . . . . .	<u>\$62,352.47</u>

## DISBURSEMENTS.

Loaned on first mortgage, . . . . .	\$17,476.60
Loaned on shares, . . . . .	5,095.00
Paid on withdrawals, dues, interest, and dividends, . . . . .	8,063.54
Paid matured shares (second and third series), . . . . .	7,323.37
Paid borrowed money, . . . . .	8,340.00
Paid salaries, clerk hire, and commissions, . . . . .	280.00
Paid advertising, printing, and postage, . . . . .	7.90
Paid rent, . . . . .	132.01
Paid taxes, insurance, etc., . . . . .	102.90
Cash on hand, . . . . .	65.63
Cash in bank, . . . . .	14,709.77
Other disbursements in detail, viz.: — Interest, . . . . .	366.65
Real estate repairs, . . . . .	249.65
Current expense, . . . . .	139.45
Total, . . . . .	<u>\$62,352.47</u>

## EARNINGS ACCOUNT.

## DR.

Undivided profits account, . . . . .	\$395.64
Interest, . . . . .	6,781.11
Premium, . . . . .	474.45
Fines, . . . . .	236.96
Transfer fees, . . . . .	.25
Pass books and initiation, withdrawal profits, . . . . .	426.93
Other earnings in detail, viz.: — Real estate, . . . . .	196.21
Total, . . . . .	<u>\$8,511.55</u>

## CR.

Dividends on stock, . . . . .	\$7,274.50
Interest on borrowed money, . . . . .	2.95
Expenses in detail, viz.: — Salaries, . . . . .	332.00
Rent and lights, . . . . .	133.44
Books, stationery, etc., . . . . .	116.08
Taxes, . . . . .	22.55
Real estate (repairs), . . . . .	71.59
Undivided profits account, . . . . .	558.44
Total, . . . . .	<u>\$8,511.55</u>

1. Is the plan of your association permanent, serial, or terminating?  
Serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly  
What amount per share? \$1.
4. How many shares have been issued by your association from date  
of organization to and including September 30, 1899? ———.  
In how many series? 27. How often? Each six months.
5. How many shares were in force September 30, 1898? 2,147. How  
many were issued during the year? 533. How many were  
withdrawn during the year? 393. How many in force at close  
of business September 30, 1899? 2,267.
6. How many shares were pledged or borrowed on September 30,  
1899? 802.
7. How many borrowing members have you? 104. Give total num-  
ber of shares now held by them. 802. Male. ——. Female.  
———.
8. How many non-borrowing members have you? 236. Give total  
number of shares now held by them. 1,465.
9. What is the full payment of borrowing member per share per year  
without premium? \$22.00.
10. Is your admission or membership fee per share or per member?  
Not any. How much? ———.
11. Total admission fees received by the association during the year.  
———.
12. Total amount of admission fees paid by new members during year.  
———. To the association. ———. To the agents. ———.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? On shares 90 per cent. of  
value.
16. On what percentage of valuation do you limit loans? 75 per cent  
How appraised? By a committee of three members.
17. In what places have you money loaned? New Britain, Hartford,  
Bristol, Plainville, Berlin.
18. How long must a shareholder make payments before he is entitled  
to borrow? No time required.
19. State number of loans to members. 77. State total amount  
loaned on first mortgage. \$118,000.00. State largest mort-  
gage loan to any person. \$4,200.00.
20. State amount outstanding on mortgages in force on property  
in this State. \$118,000.00.
21. State number of loans in force on other securities. 27. Total  
amount of such loans. \$12,240.00.
22. What premium plan do you follow? Highest bidder at com-  
petitive sale.
23. If premium fixed, state amount; if not fixed, state average pre-  
mium and extremes. Five cents on share of \$200.00.



24. Have you an expense fund? No. Of what does it consist? ——. Give total amount of expense fund received during the year. ——. Give balance on hand of expense fund September 30, 1898. —.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$300.00; Treasurer, \$50.00; Finance Committee, actual service.
26. Are officers under bond? Secretary and Treasurer. In what amount? Secretary, \$1,000.00; Treasurer, \$2,000.00.
27. State total operating expenses for the year. \$465.00.
28. How are agents paid? —.
29. Give names of agents representing your association in this State, and the post-office address of each. —.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? In full. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. —.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? Three-fourths of all accumulated profits. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. —.
32. How many foreclosures have you had since last report? One. How many on property in this State? One.

## REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Face of mortgage.	Cost on books of Association.	Present value of land.	Present value of improvements.	Book value of stock taken.	How acquired, Deed or foreclosure.
1 dwelling house, Bristol, Ct.	\$1,000	\$900	\$50	\$850	\$47.52	Quit Claim.
1 " " " " "	2,200	2,200	600	1,600	322.46	" "
1 " " Kens'gton,	2,400	2,700	100	2,600	58.32	Foreclosure.

## MORTGAGES IN PROCESS OF FORECLOSURE.

Description of Property.	Face of obligation.	Present worth of obligation.	Appraised value of land.	Value of improvements.	Book value of stock pledged.	Total security.
1 dwelling house, Belden st., New Britain,	\$2,000	\$2,000	\$600	\$1,600	\$63.18	\$2,263.18

Directors: — S. H. Stearns, President, 474 Park street, 13 shares, series 8; W. J. Rawlings, Vice-President, Parson Place, 5 shares, series 7, 14, 25; Y. J. Stearns, Secretary, 167 Maple street, 21 shares, series 18, 24; L. R. Bailey, 381 West Main street, 3 shares, series 27; George Polson, 20 Kensington street, 5 shares, series 26; James Hall, 21 Pleasant street, 3 shares, series 25; Alfred Bean, 48 Franklin street, 4 shares, series 5; August Voigt, 69 Curtiss street, 15 shares, series 4; Alfred W. Hadley, 107 Maple street, 15 shares, series 17, 20; E. W. Schultz, 61 Lexington street, 1 share, series 24; Thomas Powell, 230 Maple street, 5 shares, series 26.

Officers: — Treasurer, C. C. Rossberg, 32 Vine street, 5 shares, series 4; Attorney, George W. Andrew.

Depository: — New Britain National Bank.

STATE OF CONNECTICUT, }  
COUNTY OF HARTFORD, } ss.

We, S. H. Stearns, President, and Y. J. Stearns, Secretary, of the aforesaid association, do solemnly swear that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

S. H. STEARNS, President.

Y. J. STEARNS, Secretary.

Subscribed and sworn to before me, this 7th day of November, 1899.

GEORGE W. ANDREW, Notary Public.

# NEW HAVEN BUILDING AND LOAN ASSOCIATION.

NEW HAVEN, CONN.

## STATEMENT, SEPTEMBER 30, 1899

Organized, October 23, 1890. Commenced business, October 23, 1890.

### ASSETS.

Loans on real estate, first mortgage (face value).	\$49,400.00
Loans on shares.	1,525.00
Cash in banks.	4,544.96
Installments due and unpaid,	64.00
Interest, premium, fees, and fines due and unpaid.	39.00
Permanent expense,	25.00
Deferred expense,	17.50
Expense paid,	117.94
Total,	<u>\$55,733.40</u>

### LIABILITIES.

Due shareholders, installments paid,	\$45,927.00
Due shareholders, earnings credited,	6,504.72
Due shareholders, earnings not credited,	1,304.90
Balance to be paid out on loans made.	1,650.00
Surplus,	250.00
Other liabilities in detail, viz.:—	
Suspended shares,	25.95
Installments in advance,	40.00
Interest in advance,	30.83
Total,	<u>\$55,733.40</u>

## REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1899.

### RECEIPTS.

Cash on hand September 30, 1898,	\$2,783.75
Subscription on installment shares,	12,358.00
Mortgages redeemed (in whole or in part),	11,400.00
Other loans redeemed,	1,625.00
Borrowed money,	1,400.00
Interest received,	2,481.59

Premium received, . . . . .	283.34
Fines received, . . . . .	10.14
Fees received, . . . . .	40.00
Total, . . . . .	<u>\$32,396.82</u>

## DISBURSEMENTS.

Loaned on first mortgage, . . . . .	\$13,350.00
Loaned on shares, . . . . .	670.00
Paid on withdrawals, dues, . . . . .	10,601.83
Paid on withdrawals, interest, and dividends, . . . . .	1,466.48
Paid borrowed money, . . . . .	1,400.00
Paid salaries, clerk hire, and commissions, . . . . .	286.00
Paid advertising, printing, and postage, and State tax, . . . . .	16.71
Paid rent, . . . . .	20.00
Cash in banks, . . . . .	4,544.96
Other disbursements in detail, viz.: —	
Interest and premium paid in advance (refunded), . . . . .	40.84
Total, . . . . .	<u>\$32,396.82</u>

## EARNINGS ACCOUNT.

## DR.

Balance, undivided profits, Sept. 30, 1898. — Less ex- pense paid, . . . . .	\$1,106.68
Interest, . . . . .	2,485.97
Premium, . . . . .	283.34
Fines, . . . . .	23.91
Transfer and withdrawal fees, . . . . .	20.70
Pass books and initiation, . . . . .	46.00
Other earnings in detail, viz.: —	
Profit on withdrawals, . . . . .	12.44
Interest and premium due, . . . . .	\$39.00
Less paid in advance, . . . . .	30.83
Total, . . . . .	<u>\$3,987.21</u>

## CR.

Interest and premium in advance as per last report, . . . . .	\$6.51
Dividends on stock, . . . . .	2,382.69
Interest on borrowed money, . . . . .	17.00
Expenses in detail, viz.: —	322.71
Interest and premium paid in advance (refunded), . . . . .	23.84
Surplus, . . . . .	50.00
Permanent expense, . . . . .	15.00
Undivided profits, . . . . .	\$1,304.90
Less expense paid, . . . . .	135.44
Total, . . . . .	<u>\$3,987.21</u>

1. Is the plan of your association permanent, serial, or terminating?  
Serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.  
What amount per share? \$1.00.
4. How many shares have been issued by your association from date of organization to and including September 30, 1899? 2,631.  
In how many series? 18. How often? Semi-annually.
5. How many shares were in force September 30, 1898? 991. How many were issued during the year? 250. How many were withdrawn during the year? 206. How many in force at close of business September 30, 1899? 1,035.
6. How many shares were pledged or borrowed on September 30, 1899? 228.
7. How many borrowing members have you? 20. Give total number of shares now held by them. 233.
8. How many non-borrowing members have you? 133. Give total number of shares now held by them. 802.
9. What is the full payment of borrowing member per share per year without premium? \$22.
10. Is your admission or membership fee per share or per member? Per share. How much? 25c.
11. Total admission fees received by the association during the year. \$46.
12. Total amount of admission fees paid by new members during year. \$46. To the association. \$46. To the agents. ———.
13. Do you make loans to other than members? Yes.
14. Do you make loans on securities other than first mortgage? Yes; on shares of the association, also according to Section 1906, General Statutes.
15. If yes, on what and by what authority? Charter.
16. On what percentage of valuation do you limit loans? 75 per cent. How appraised? By committee.
17. In what places have you money loaned? New Haven, Waterbury, West Haven, Woodbridge, Hamden.
18. How long must a shareholder make payments before he is entitled to borrow? Can borrow at once if security is satisfactory.
19. State number of loans to members. 20. State largest mortgage loan to any person. \$5,000.00.
20. State amount outstanding on mortgages in force on property in this State. \$49,400.00.
21. State number of loans in force on other securities. 8. Total amount of such loans. \$1,525.00.
22. What premium plan do you follow? Monthly.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. 2c. to 16 $\frac{3}{4}$ c. per share per month.
24. Have you an expense fund? No. Of what does it consist? Nothing. Give total amount of expense fund received during



year. None. Give balance on hand of expense fund September 30, 1899. None.

25. State salaries, in detail, paid to all connected with the association  
Financial Secretary, \$200; Recording Secretary, \$30.
26. Are officers under bond? Yes. In what amount? \$1,000.
27. State total operating expenses for the year? \$322.71.
28. How are agents paid? Commission.
29. Give names of agents representing your association in this State,  
and the post-office address of each. None at present.
30. Can payments of stock be withdrawn before maturity of stock?  
Yes. What per cent.? In full, less 10c. per share withdrawal fee. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No.
31. Can dividends credited to stock be withdrawn before maturity of stock? Only by withdrawing dues also. What per cent.? ———. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time since issue. Give particulars briefly. No profits first year, 50 per cent. of profits second year, 80 per cent. third year; in full thereafter.
32. How many foreclosures have you had since last report? None.  
How many on property in this State? None.

Directors:—Geo. D. Lambert, First ave., West Haven, 6 shares, series 2B 4C; Julius Lederer, 135 Dwight street, 5 shares, series O; P. J. Cronan, 455 Orange street, 20 shares, series P; James Johnston, 115 Bishop street, 10 shares, series A; J. Edw. St. Jacques, 71 Howe street, 4 shares, series A; John Houlihan, 105 Morris street, 4 shares, series P; Geo. Rathgeber, 37 Sylvan ave., 4 shares, series D; John W. Keeney, 19 Park street, 1 share, series P; F. M. Adler, 127 Green street, 5 shares, series D.

Officers:—Treasurer, Joseph E. Fairchild, 85 Lake Place, 10 shares, series M; Attorney, H. W. Asher, 674 Orange street, 15 shares, series 11A, 4J.

Depositories:—First National Bank, Connecticut Savings and National Savings Banks.

STATE OF CONNECTICUT, }  
COUNTY OF NEW HAVEN, } ss.

We, F. L. Trowbridge, President, and John I. Jacobus, Secretary, of the aforesaid association, do solemnly swear that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

F. L. TROWBRIDGE, President.  
JOHN I. JACOBUS, Secretary.

Subscribed and sworn to before me, this 2d day of October, 1899.

FRED. B. BUNNELL, Notary Public.

# NEW HAVEN PROGRESSIVE BUILDING AND LOAN ASSOCIATION.

NEW HAVEN, CONN.

STATEMENT, SEPTEMBER 30, 1899.

Organized, December, 1890. Commenced business, January, 1891.

## ASSETS.

Loans on real estate, first mortgage (face value),	\$22,650.00
Loans on shares,	530.00
Cash in bank,	2,136.82
Furniture and fixtures,	148.00
Installments due and unpaid,	163.00
Interest, premium, fees, and fines due and unpaid,	246.34
Total,	<u>\$25,874.16</u>

## LIABILITIES.

Due shareholders, installments paid and earnings credited,	\$25,319.48
Due shareholders, earnings not credited,	467.57
Other liabilities in detail, viz.: — Suspended,	63.11
Dues paid in advance,	24.00
Total,	<u>\$25,874.16</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1899.

## RECEIPTS.

Cash on hand September 30, 1898,	\$1,072.58
Subscription on installment shares,	5,611.00
Mortgages redeemed (in whole or in part),	1,400.00
Other loans redeemed,	753.00
Interest received,	1,151.65
Premium received,	373.51
Fines received,	60.28
Fees received,	37.50
Total,	<u>\$10,459.52</u>

## DISBURSEMENTS.

Loaned on first mortgage,	\$2,200.00
Loaned on shares,	550.00
Paid on withdrawals, dues, interests, and dividends,	5,413.00
Paid bonding officers,	10.20
Paid salaries,	105.00
Paid quit-claim and postage and revenue,	4.49
Paid rent,	37.00
Paid B. & L. Commissioner,	3.01
Cash in bank,	2,136.82
Total,	<u>\$10,459.52</u>

## EARNINGS ACCOUNT.

## DR.

Undivided balance,	\$360.58
Interest,	1,205.75
Premium,	405.62
Fines,	53.66
Transfer fees,	.25
Pass books and initiation,	37.25
Other earnings in detail, viz.: — Withdrawals,	83.58
Total,	<u>\$2,146.69</u>

## CR.

Dividends on stock,	\$1,509.42
Interest on borrowed money — salary,	105.00
Expenses in detail, viz.: — Rent,	37.00
Bonding officers,	10.20
Postage and revenue and quit-claim,	4.49
State Commissioner's salary,	3.01
Permanent expense,	10.00
Balance,	467.57
Total,	<u>\$2,146.69</u>

1. Is the plan of your association permanent, serial, or terminating?  
Serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.  
What amount per share? \$1.00.
4. How many shares have been issued by your association from date of organization to and including September 30, 1899? ———.  
In how many series? Many. How often? Any month.
5. How many shares were in force September 30, 1898? 471. How many were issued during the year? 149. How many were

- withdrawn during the year? 118. How many in force at close of business September 30, 1899? 502.
6. How many shares were pledged or borrowed on September 30, 1899? ———.
  7. How many borrowing members have you? ———. Give total number of shares now held by them. ———. Male. ———. Female. ———.
  8. How many non-borrowing members have you? ———. Give total number of shares now held by them. ———.
  9. What is the full payment of borrowing member per share per year without premium? \$24.00.
  10. Is your admission or membership fee per share or per member? Per share. How much? 25c.
  11. Total admission fees received by the association during the year. \$37.25.
  12. Total amount of admission fees paid by new members during year. ———. To the association. All. To the agents. None.
  13. Do you make loans to other than members? No.
  14. Do you make loans on securities other than first mortgage? Yes.
  15. If yes, on what and by what authority? Our own stock.
  16. On what percentage of valuation do you limit loans? ———. How appraised? Three appraisers appointed by board of directors.
  17. In what places have you money loaned. New Haven County.
  18. How long must a shareholder make payments before he is entitled to borrow? One or more.
  19. State number of loans to members. ———. State total amount loaned on first mortgage. ———. State largest mortgage loan to any person. \$3,800.
  20. State amount outstanding on mortgages in force on property in this State. \$22,650.00.
  21. State number of loans in force on other securities. ———. Total amount of such loans. \$530.00.
  22. What premium plan do you follow? Sold at auction.
  23. If premium fixed, state amount; if not fixed, state average premium and extremes. Average about 20c., extremes 10c. and 40c. per month per share.
  24. Have you an expense fund? No. Of what does it consist? ———. Give total amount of expense fund received during the year. ———. Give balance on hand of expense fund September 30, 1899. ———.
  25. State salaries, in detail, paid to all connected with the association. Secretary, \$80; Treasurer, \$25.
  26. Are officers under bond? Yes. In what amount? \$1,000.
  27. State total operating expenses for the year. \$169.70.
  28. How are agents paid? None.
  29. Give names of agents representing your association in this State, and the post-office address of each. ———.

30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? 100 per cent. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? ———. Give particulars briefly. ———.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? Varies. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time. Give particulars briefly. Less 50 per cent. first year, less 25 per cent. first to fourth year, less 10 per cent. fourth to seventh year. All, after.
32. How many foreclosures have you had since last report? None. How many on property in this State? None.

Directors: — Donald Brown, New Haven, Conn., 15 shares, series 2; Phillip Banes, Ashmun street, New Haven, Conn., 7 shares, series 1; Francis Wiley, Spring street, New Haven, Conn., 7 shares, series 2; William G. Smith, Howard ave., New Haven, Conn., 12 shares, series 2; James S. O'Brien, Hill street, New Haven, Conn., 4 shares, series 1; Michael Kelly, Elliott street, New Haven, Conn., 10 shares, series 1; David Kydd, New Haven, Conn., 2 shares, series 1; David O'Keefe, New Haven, Conn., 5 shares, series 3; Jacob Egg, Winchester ave., New Haven, Conn., 8 shares, series 1.

Officers: — Treasurer, Henry O'Neill, Lawrence street, New Haven, Conn., 4 shares, series 2; Attorney, ———.

Depository: — Union Trust Company, Chapel street, New Haven, Conn.

STATE OF CONNECTICUT, }  
COUNTY OF NEW HAVEN, } ss.

We, P. E. Whalen, President, and Andrew J. Hatch, Secretary, of the aforesaid association, do solemnly swear that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

PATRICK E. WHALEN, President.  
ANDREW J. HATCH, Secretary.

Subscribed and sworn to before me, this 9th day of November, 1899.  
EDWIN M. CLARK, Notary Public.



# NORWALK BUILDING, LOAN, AND INVESTMENT ASSOCIATION.

SOUTH NORWALK, CONN.

STATEMENT, SEPTEMBER 30, 1899.

Organized, July 16, 1889. Commenced business, August 20, 1889.

## ASSETS.

Loans on real estate, first mortgage (face value),	.	\$106,000.00
Loans on shares,	. . . . .	3,000.00
Cash on hand,	. . . . .	1,212.63
Cash in bank,	. . . . .	1,454.97
Installments due and unpaid,	. . . . .	128.00
Interest, premium, fees, and fines due and unpaid,	.	219.51
Total,	. . . . .	<u>\$112,015.11</u>

## LIABILITIES.

Due shareholders, installments paid and earnings credited,	. . . . .	\$107,683.65
Balance to be paid out on loans made,	. . . . .	\$1,000.00
Surplus,	. . . . .	3,331.46
Total,	. . . . .	<u>\$112,015.11</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1899.

## RECEIPTS.

Cash on hand September 30, 1898,	. . . . .	\$339.39
Subscription on installment shares,	. . . . .	24,026.19
Mortgages redeemed (in whole or in part),	. . . . .	17,100.00
Other loans redeemed,	. . . . .	400.00
Interest received,	. . . . .	5,961.00
Premium received,	. . . . .	90.37
Fines received,	. . . . .	121.00
Fees received,	. . . . .	68.00
Total,	. . . . .	<u>\$48,105.95</u>

## DISBURSEMENTS.

Loaned on first mortgage,	. . . . .	\$29,700.00
Loaned on shares,	. . . . .	900.00

Paid on withdrawals, dues, interest, and dividends, . . . . .	\$14,516.93
Paid salaries, clerk hire, and commissions, . . . . .	250.00
Paid advertising, printing, and postage, . . . . .	36.35
Paid rent, . . . . .	24.00
Paid taxes, insurance, etc., . . . . .	11.97
Cash on hand, . . . . .	1,212.63
Cash in bank, . . . . .	1,454.97
Total, . . . . .	<u>\$48,195.95</u>

## EARNINGS ACCOUNT.

## DR.

Interest, . . . . .	\$5,961.00
Premium, . . . . .	90.37
Fines, . . . . .	121.00
Transfer fees, . . . . .	1.00
Pass books and initiation, . . . . .	67.00
Total, . . . . .	<u>\$6,240.37</u>

## CR.

Dividends on stock, . . . . .	\$5,514.60
Expenses in detail, viz.:— Secretary's salary, . . . . .	250.00
Printing and advertising, . . . . .	36.35
Rent, . . . . .	24.00
Commissioner's salary, . . . . .	11.97
Balance, . . . . .	403.45
Total, . . . . .	<u>\$6,240.37</u>

1. Is the plan of your association permanent, serial, or terminating?  
Permanent.
2. What is the par value of stock per share (matured)? \$100.
3. Are your installment payments weekly or monthly? Monthly.  
What amount per share? 50c.
4. How many shares have been issued by your association from date of organization to and including September 30, 1899? Our complete record extends back only to November, 1897. In how many series? None. How often? Third Tuesday of each month when subscribed for.
5. How many shares were in force September 30, 1898? 3,840. How many were issued during the year? 1,060. How many were withdrawn during the year? 595. How many in force at close of business, September 30, 1899? 4,305.
6. How many shares were pledged or borrowed on September 30, 1899? 1,282.
7. How many borrowing members have you? 71. Give total number of shares now held by them. 1,282. Male. 990. Female. 292.

8. How many non-borrowing members have you? 238. Give total number of shares now held by them. 3,023.
9. What is the full payment of borrowing member per share per year without premium? \$6.00 dues, \$6.00 interest on each \$100.
10. Is your admission or membership fee per share or per member? Per member. How much? \$1.00.
11. Total admission fees received by the association during year. \$67.
12. Total amount of admission fees paid by new members during year. \$67. To the association. \$67. To the agents. None.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? On shares of stock of the association.
15. If yes, on what and by what authority? By-Laws.
16. On what percentage of valuation do you limit loans? About 75 per cent. How appraised? By Finance Committee.
17. In what places have you money loaned? Town of Norwalk, Town of Westport, Conn.
18. How long must a shareholder make payments before he is entitled to borrow? He may borrow at once.
19. State number of loans to members. 92. State total amount loaned on first mortgage. \$106,000. State largest mortgage loan to any person. \$9,000.
20. State amount outstanding on mortgages in force on property in this State. \$106,000.00.
21. State number of loans in force on other securities. 14. Total amount of such loans. \$3,000.00.
22. What premium plan do you follow? Dayton plan.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Premium not fixed.
24. Have you an expense fund? No. Of what does it consist? —. Give total amount of expense fund received during year. —. Give balance on hand of expense fund September 30, 1898. —.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$250 per year.
26. Are officers under bond? Yes. In what amount? Treasurer, \$5,000; Secretary, \$2,000.
27. State total operating expenses for the year. \$322.32.
28. How are agents paid? No agents.
29. Give names of agents representing your association in this State, and the post-office address of each. —.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? The whole or part. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. Any or all of the amount which has been paid in can be withdrawn at any time.
31. Can dividends credited to stock be withdrawn before maturity of stock. Not separately. What per cent.? —. Does such

per cent. vary according to amount paid on stock or according to length of time since date of issue? ———. Give particulars briefly. ———.

32. How many foreclosures have you had since last report? None.  
How many on property in this State? None.

Directors : — E. A. Woodward, South Norwalk, Conn., 10 shares; Christian Swartz, South Norwalk, Conn., 10 shares; M. D. Randall, South Norwalk, Conn., 24 shares; W. C. Foote, South Norwalk, Conn., 30 shares; Henry Hoffman, South Norwalk, Conn., 10 shares; George C. Stillson, South Norwalk, Conn., 10 shares; Leo Davis, South Norwalk, Conn., 10 shares; W. S. Sturtevant, South Norwalk, Conn., 10 shares.

Officers: — Treasurer, George C. Stillson; Attorney, John H. Light.  
Depository: — City National Bank.

STATE OF CONNECTICUT, }  
COUNTY OF FAIRFIELD, } ss.

We, Nelson Taylor, President, and Richard H. Golden, Secretary, of the aforesaid association, do solemnly swear that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

NELSON TAYLOR, President.  
RICHARD H. GOLDEN, Secretary.

Subscribed and sworn to before me, this 12th day of October, 1899.  
EDWARD B. SMITH, Notary Public.

## ROCKVILLE BUILDING AND LOAN ASSOCIATION,

ROCKVILLE, CONN.

STATEMENT, SEPTEMBER 30, 1899.

Organized, January 1, 1890. Commenced business, January 1, 1890.

## ASSETS.

Loans on real estate, first mortgage (face value),	\$97,100.00
Loans on shares,	2,225.00
Cash in bank,	3,759.12
Installments due and unpaid,	152.00
Interest, premium, fees, and fines due and unpaid,	39.95
Other assets in detail, viz.: — October fines,	3.74
Inventory,	176.81
Total,	<u>\$103,456.62</u>

## LIABILITIES.

Due shareholders, installments paid,	\$88,435.00
Due shareholders, earnings not credited,	14,988.62
Other liabilities in detail, viz.: —	
Interest paid in advance,	33.00
Total,	<u>\$103,456.62</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1899.

## RECEIPTS.

Cash on hand September 30, 1898,	\$10,006.14
Subscription on installment shares,	28,106.00
Mortgages redeemed (in whole or in part),	22,900.00
Other loans redeemed,	1,840.00
Interest received,	6,435.99
Fines received,	105.41
Other receipts in detail, viz.: —	
Insurance,	4.20
Total,	<u>\$69,397.74</u>

## DISBURSEMENTS.

Loaned on first mortgage,	\$4,000.00
Loaned on shares,	1,815.00



Paid on withdrawals, dues,	\$47,744.00
Paid on withdrawals, interests, and dividends,	11,795.75
Paid salaries, advertising, printing and postage, rent and expense, B. & L. Com.,	280.67
Paid insurance,	4.20
Cash in bank,	3,759.42
Total,	<u>\$69,297.74</u>

## EARNINGS ACCOUNT.

## DR.

Interest,	\$0,331.89
Fines, including pass books,	86.91
Other earnings in detail, viz.:— October fines,	3.74
Balance,	5,051.31
Total,	<u>\$12,073.85</u>

## CR.

Dividends on stock,	\$11,795.75
Expenses in detail, viz.:—	
Inventory October, 1898,	\$174.24
Expenses,	280.67
Total,	<u>\$454.91</u>
Inventory October 1, 1899,	176.81
Total,	<u>278.10</u>
	<u>\$12,073.85</u>

1. Is the plan of your association permanent, serial, or terminating?  
Serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.  
What amount per share? \$1.
4. How many shares have been issued by your association from date  
of organization to and including September 30, 1899? 5,310.  
In how many series? 10. How often? Yearly.
5. How many shares were in force September 30, 1898? 2,444. How  
many were issued during the year? 393. How many were  
withdrawn during the year? 726. How many in force at close  
of business, September 30, 1899? 2,111.
6. How many shares were pledged or borrowed on September 30,  
1899? 545.
7. How many borrowing members have you? 83 and three societies.  
Give total number of shares now held by them. 579.
8. How many non-borrowing members have you? 287 and two  
societies. Give total number of shares now held by them.  
1,532.

9. What is the full payment of borrowing member per share per year without premium? \$12 dues, and \$12 interest.
10. Is your admission or membership fee per share or per member? Have none. How much? ———.
11. Total admission fees received by the association during the year. ———.
12. Total amount of admission fees paid by new members during year. ———. To the association. ———. To the agents. ———.
13. Do you make loans to other than members? Yes.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? Sec. 3 of Charter.
16. On what percentage of valuation do you limit loans? 75 per cent. How appraised? By Committee of three Directors.
17. In what places have you money loaned? Vernon, Ellington, Hartford, East Hartford, Manchester, and Niantic.
18. How long must a shareholder make payments before he is entitled to borrow? Can borrow any time after he becomes a member.
19. State number of loans to members. 60. State total amount loaned on first mortgage. \$97,100. State largest mortgage loan to any person. \$9,000.
20. State amount outstanding on mortgages in force on property in this State. 97,100.
21. State number of loans in force on other securities. 12. Total amount of such loans. \$2,225.
22. What premium plan do you follow? Receive no premium.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. ———.
24. Have you an expense fund? No. Of what does it consist? ———. Give total amount of expense fund received during the year. ———. Give balance on hand of expense fund September 30, 18 ———.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$100; Treasurer, \$50.
26. Are officers under bond? Yes. In what amount? Secretary, \$1,500; Treasurer, \$2,000.
27. State total operating expenses for the year. \$278.10.
28. How are agents paid? Have none.
29. Give names of agents representing your association in this State, and the post-office address of each. ———.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? 100 per cent. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? ———. Give particulars briefly. ———.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? ———. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? ———. Give particulars

briefly. Retiring members lose  $\frac{1}{2}$  of last six months interest declared.

32. How many foreclosures have you had since last report? None.  
How many on property in this State? ———.

Directors: — A. Park Hammond, 30 shares, series G, H, I; C. E. Harris, 5 shares, series J; C. E. Harwood, 10 shares, series I; P. J. Cameron, 15 shares, series C, I, J; William H. Prescott, 25 shares, series G; Frank Keeney, 5 shares, series J; F. T. Maxwell, 75 shares, series D, F, H; William Maxwell, 50 shares, series G, H; E. L. Heath, 10 shares, series H; O. Penovsky, 5 shares, series B; E. H. Preston, 15 shares, series I, J; William Rogers, 5 shares, series I; B. F. Mellor, 45 shares, series J; Geo. Arnold, Jr., 10 shares, series F, I; Frank R. Rau, 9 shares, series I.

Officers — Treasurer, C. E. Harwood; Attorney, Francis B. Skinner.  
Depository: — Rockville National Bank.

STATE OF CONNECTICUT, }  
COUNTY OF TOLLAND, } ss. Rockville, Oct. 26, 1899.

We, A. Park Hammond, President, and J. P. Cameron, Secretary, of the aforesaid association, do solemnly swear that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

A. PARK HAMMOND, President.

J. C. CAMERON, Secretary.

Subscribed and sworn to before me, this 27th day of October, 1899.

C. E. HARWOOD, Notary Public.

# SECOND MERIDEN MUTUAL BENEFIT BUILDING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1899.

Organized, January 20, 1888. Commenced business, February 6, 1888.

## ASSETS.

Loans on real estate, first mortgage (face value),	.	\$60,544.62
Cash in bank,	. . . . .	1,220.58
Total,	. . . . .	<u>\$61,765.20</u>

## LIABILITIES.

Due shareholders, installments paid,	. . . . .	\$55,829.04
Balance to be paid out on loans made, No. 5,	.	500.00
Other liabilities in detail, viz.:—		
Premiums,	. . . . .	4,649.43
Management,	. . . . .	416.47
Loss and gain,	. . . . .	370.26
Total,	. . . . .	<u>\$61,765.20</u>

## REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1899.

## RECEIPTS.

Cash on hand September 30, 1898,	. . . . .	\$1,045.72
Subscription on installment shares,	. . . . .	4,064.16
Mortgages redeemed (in whole or in part),	. . . . .	11,489.51
Interest received,	. . . . .	41.45
Other receipts in detail, viz.:—		
Management,	. . . . .	313.73
Secretary's account,	. . . . .	4.02
Total,	. . . . .	<u>\$16,958.59</u>

## DISBURSEMENTS.

Loaned on first mortgage,	. . . . .	\$12,500.00
Paid on withdrawals, dues,	. . . . .	2,888.14
Paid salaries, clerk hire, and commissions, \$8.37,	.	293.37
Paid advertising, printing, and postage,	. . . . .	25.00
Paid rent,	. . . . .	31.50
Cash in bank,	. . . . .	1,220.58
Total,	. . . . .	<u>\$16,958.59</u>

1. Is the plan of your association permanent, serial, or terminating?  
Terminating.
2. What is the par value of stock per share (matured)? \$500.00.
3. Are your installment payments weekly or monthly? Weekly.  
What amount per share? Twenty-five cents.
4. How many shares have been issued by your association from date of organization to and including September 30, 1899? ———.  
In how many series? One. How often? Once.
5. How many shares were in force September 30, 1898? 374. How many were issued during the year? None. How many were withdrawn during the year? 25. How many in force at close of business, September 30, 1899? 349.
6. How many shares were pledged or borrowed on September 30, 1899? ———.
7. How many borrowing members have you? 91. Give total number of shares now held by them. ———. Male. ———. Female. ———.
8. How many non-borrowing members have you? 72. Give total number of shares now held by them. ———.
9. What is the full payment of borrowing member per share per year without premium? \$52.00.
10. Is your admission or membership fee per share or per member? Per share. How much? Twenty-five cents.
11. Total admission fees received by the association during year. None.
12. Total amount of admission fees paid by new members during year. None. To the association. None. To the agents. ———.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? We have one (had two, one paid up).
15. If yes, on what and by what authority? Charter and Board of Management.
16. On what percentage of valuation do you limit loans? Not over  $\frac{3}{4}$  value. How appraised? By a committee from Board of Management.
17. In what places have you money loaned? Meriden, Wallingford, and West Haven, Conn. Loan reported in Berlin last year has been paid.
18. How long must a shareholder make payments before he is entitled to borrow? ———.
19. State number of loans to members. ———. State total amount loan on first mortgage. ———. State largest mortgage loan to any person. ———.
20. State amount outstanding on mortgages in force on property in this State. All in Connecticut.
21. State number of loans in force on other securities. ———. Total amount of such loans. ———.



22. What premium plan do you follow? Alternate, ballot, and sale.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. No fixed amount. As association grows older premium grows less.
24. Have you an expense fund? Yes. Of what does it consist? assessments \$1.00 per \$1,000; also fines for non-payment and withdrawal fee \$5.00 per \$1,000. Give total amount of expense fund received during year. —. Give balance on hand of expense fund September 30, 1899. —.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$225; Treasurer, \$50.00.
26. Are officers under bond? Yes. In what amount? \$300.00.
27. State total operating expenses for the year. \$349.87.
28. How are agents paid? No agents.
29. Give names of agents representing your association in this State, and the post-office address of each. None.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? 100 per cent of subscriptions with interest previous to January 1st, same year less withdrawal fee \$5.00 per \$1,000. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? —. Give particulars briefly. —.
31. Can dividends credited to stock be withdrawn before maturity of stock? No. What per cent.? —. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? —. Give particulars briefly. —.
32. How many foreclosures have you had since last report? None. How many on property in this State? None.

Directors: — James E. Gay, 2 shares; C. Schinack, 6 shares; J. Shute, 3 shares; F. N. Hastings, 7 shares; E. P. Chase, 2 shares; J. P. Weir, 2 shares; Thos. Duke, 2 shares; John Coleman, 3 shares; William Baker, 4 shares.

Officers: — Treasurer, James F. Gill; Attorney, —.

Depositories: — Meriden National Bank and Meriden Savings Bank.

STATE OF CONNECTICUT, }  
COUNTY OF NEW HAVEN, } ss.

We, H. J. Church, President, and C. C. Powers, Secretary, of the aforesaid association, do solemnly swear that this report, and each and everything therein contained is true, to the best of our knowledge and belief.

H. J. CHURCH, President.

C. C. POWERS, Secretary.

Subscribed and sworn to before me, this 10th day of November, 1899.  
BENJAMIN PAGE, Notary Public.

STAMFORD CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION,

STAMFORD, CONN.

STATEMENT, SEPTEMBER 30, 1899.

Organized, June 5, 1893. Commenced business, September 7, 1893.

## ASSETS.

Loans on real estate, first mortgage (face value).	\$29,150.00
Loans on shares, . . . . .	2,265.00
Cash on hand, . . . . .	5.00
Cash in bank, . . . . .	1,386.81
Furniture and fixtures, . . . . .	200.00
Installments due and unpaid, . . . . .	206.00
Interest, premium, fees, and fines due and unpaid. . . . .	56.45
Total, . . . . .	<u>\$33,269.26</u>

## LIABILITIES.

Due shareholders, installments paid, . . . . .	\$27,317.15
Due shareholders, single-payment shares, . . . . .	1,000.00
Due shareholders, earnings credited, . . . . .	2,227.53
Balance to be paid out on loans made, . . . . .	2,200.00
Surplus, . . . . .	524.58
Total, . . . . .	<u>\$33,269.26</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1899.

## RECEIPTS.

Cash on hand September 30, 1898, . . . . .	\$174.15
Subscription on installment shares, . . . . .	10,735.72
Mortgages redeemed (in whole or in part), . . . . .	5,000.00
Other loans redeemed, . . . . .	1,893.00
Borrowed money, . . . . .	600.00
Interest received, . . . . .	1,501.19
Fines received, . . . . .	63.72
Fees received, . . . . .	43.75
Other receipts in detail, viz.: — Withdrawal profits, . . . . .	86.92
Total, . . . . .	<u>\$20,098.45</u>

## DISBURSEMENTS.

Loaned on first mortgage, . . . . .	\$5,550.00
Loaned on shares, . . . . .	2,485.00
Paid on withdrawals, dues, . . . . .	8,754.95
Paid on withdrawals, interests, and dividends, . . . . .	567.69
Paid borrowed money, . . . . .	1,200.00
Paid salaries, clerk hire, and commissions, . . . . .	50.00
Paid advertising, printing, and postage, . . . . .	54.85
Paid rent, . . . . .	8.50
Paid taxes, insurance, etc., . . . . .	10.65
Cash on hand, . . . . .	5.00
Cash in bank, . . . . .	1,386.81
Other disbursements in detail, viz.:—	
Bond of Secretary and Treasurer, . . . . .	25.00
Total, . . . . .	<u>\$20,098.45</u>

## EARNINGS ACCOUNT.

## DR.

Interest, . . . . .	\$1,501.19
Fines, . . . . .	63.72
Pass books and initiation, . . . . .	43.75
Other earnings in detail, viz.:— Withdrawal profits, . . . . .	86.92
Total, . . . . .	<u>\$1,595.58</u>

## CR.

Dividends on stock, . . . . .	\$1,315.76
Interest on borrowed money, . . . . .	3.00
Expenses in detail, viz.:— Salaries, . . . . .	50.00
Rent, printing, postage, taxes, etc., . . . . .	74.00
Bond of Secretary and Treasurer, . . . . .	25.00
Undivided profits, . . . . .	127.82
Total, . . . . .	<u>\$1,595.58</u>

1. Is the plan of your association permanent, serial, or terminating?  
Permanent.
2. What is the par value of stock per share (matured)? \$250.00.
3. Are your installment payments weekly or monthly? Weekly.  
What amount per share? 25c.
4. How many shares have been issued by your association from date of organization to and including September 30, 1899? 2,163.  
In how many series? ———. How often? ———.
5. How many shares were in force September 30, 1898? 891. How many were issued during the year? 157. How many were withdrawn during the year? 357. How many in force at close of business, September 30, 1899? 691.

6. How many shares were pledged or borrowed on September 30, 1898? 278.
7. How many borrowing members have you? 34. Give total number of shares now held by them. 185. Male. 161. Female. 24.
8. How many non-borrowing members have you? 151. Give total number of shares now held by them. 506.
9. Is the full payment of borrowing member per share per year without premium? \$25.00.
10. Is your admission or membership fee per share or per member? Per share. How much? 25c.
11. Total admission fees received by the association during year. \$43.75.
12. Total amount of admission fees paid by new members during year. \$43.75. To the association. \$43.75. To the agents. None.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? No.
15. If yes, on what and by what authority? ———.
16. On what percentage of valuation do you limit loans? 75 per cent. How appraised? By three appraisers.
17. In what places have you money loaned? Darien and Stamford, Conn.
18. How long must a shareholder make payments before he is entitled to borrow? Immediately.
19. State number of loans to members. 53. State total amount loaned on first mortgage. \$29,150.00. State largest mortgage loan to any person. \$2,500.00.
20. State amount outstanding on mortgages in force on property in this State. \$29,150.00.
21. State number of loans in force on other securities. None. Total amount of such loans. None.
22. What premium plan do you follow? Auction plan.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. None paid as yet.
24. Have you an expense fund? No. Of what does it consist? ———. Give total amount of expense fund received during year. ———. Give balance on hand of expense fund September 30, 1898. ———.
25. State salaries, in detail, paid to all connected with the association. Salary of Secretary only \$50.00.
26. Are officers under bond? Yes. In what amount? Secretary and Treasurer, \$1,250.00 each.
27. State total operating expenses for the year. \$149.00.
28. How are agents paid? Have none.
29. Give names of agents representing your association in this State, and the post-office address of each. ———.

30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? Entire amount. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. Dues are paid in full.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? See below. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time since date of issue. Give particulars briefly. Within two years, none; third year, 50 per cent.; fourth year, 75 per cent.; fifth year, 87½ per cent.
32. How many foreclosures have you had since last report? None. How many on property in this State? None.

Officers:— W. F. Waterbury, President, Stamford, Conn., 2 shares; W. S. Abel, Vice-President, Stamford, Conn., 8 shares; R. A. Reynolds, Secretary, Stamford, Conn., 8 shares; E. S. Holly, Trustee, Stamford, Conn., 8 shares; H. S. McConkey, Trustee, Stamford, Conn., 8 shares; John C. Nelson, Trustee, Stamford, Conn., 4 shares.

Directors:— W. H. Taylor, Stamford, Conn., 6 shares; E. F. Morris, Stamford, Conn., 4 shares; L. D. Rhinehart, Stamford, Conn., 8 shares; J. H. Romaine, Stamford, Conn., 5 shares; C. R. Fisher, Stamford, Conn., 10 shares; C. M. Walton, Stamford, Conn., 10 shares; C. B. Dolsen, Stamford, Conn., 4 shares; Samuel Young, Attorney, Stamford, Conn., 4 shares.

Treasurer, F. T. Beehler, Stamford, Conn.

Depository:— Stamford National Bank.

STATE OF CONNECTICUT, }  
COUNTY OF FAIRFIELD, } ss.

We, W. F. Waterbury, President, and R. A. Reynolds, Secretary, of the aforesaid association, do solemnly swear that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

WILLIAM F. WATERBURY, President.  
R. A. REYNOLDS, Secretary.

Subscribed and sworn to before me, this 15th day of November, 1899.  
FRANK B. GURLEY, Notary Public.



WILLIMANTIC BUILDING AND LOAN ASSO-  
CIATION,

WILLIMANTIC, CONN.

STATEMENT, MARCH 31, 1899.

Organized, April 1, 1891. Commenced business, April 1, 1891.

## ASSETS.

Loans on real estate, first mortgage (face value),	\$63,325.00
Loans on shares, . . . . .	2,500.00
Cash in bank, . . . . .	5,875.73
Furniture and fixtures, . . . . .	71.73
Total, . . . . .	<u>\$71,772.46</u>

## LIABILITIES.

Due shareholders, installments paid and dividends added,	\$67,527.06
Due shareholders, earnings not credited, . . .	3,633.17
Surplus, . . . . .	612.23
Total, . . . . .	<u>\$71,772.46</u>

## REPORT FOR THE YEAR ENDING MARCH 31, 1899.

## RECEIPTS.

Cash on hand March 31, 1898, . . . . .	\$1,775.11
Subscription on installment shares, . . . . .	14,508.79
Mortgages redeemed (in whole or in part), . . .	8,475.00
Other loans redeemed, . . . . .	2,800.00
Fees received, — Entrance fees, . . . . .	31.25
Total, . . . . .	<u>\$31,480.53</u>

## DISBURSEMENTS.

Loaned on first mortgage, . . . . .	\$17,000.00
Loaned on shares, . . . . .	2,550.00
Paid on withdrawals, dues, and dividends, . . .	5,857.21
Paid interest on borrowed money, . . . . .	79.87
Paid salaries, — Secretary, . . . . .	75.00
Paid rent, . . . . .	25.00
Cash in bank, . . . . .	5,875.73
Other disbursements in detail, viz.: — . . . . .	17.72
Total, . . . . .	<u>\$31,480.53</u>

## EARNINGS ACCOUNT.

Dr.						
Interest,	.	.	.	.	.	3,890.38
Entrance fees,	.	.	.	.	.	31.25
Total,	.	.	.	.	.	<u>\$3,921.63</u>

Cr.						
Dividends on stock,	.	.	.	.	.	\$3,633.47
Interest on borrowed money,	.	.	.	.	.	79.87
Expenses in detail, viz.:— Salary of Secretary,	.	.	.	.	.	75.00
Office rent,	.	.	.	.	.	25.00
Incidental expenses,	.	.	.	.	.	17.72
Carried to surplus,	.	.	.	.	.	90.57
Total,	.	.	.	.	.	<u>\$3,921.63</u>

1. Is the plan of your association permanent, serial, or terminating?  
Permanent.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.  
What amount per share? \$1.
4. How many shares have been issued by your association from date of organization to and including March 31, 1899? 1,776. In how many series? ———. How often? ———.
5. How many shares were in force March 31, 1898? 1,096. How many were issued during the year? 125. How many were withdrawn during the year? 103. How many in force at close of business, March 31, 1899? 1,118.
6. How many shares were pledged or borrowed on March 31, 1899? 335.
7. How many borrowing members have you? 36. Give total number of shares now held by them. 449.
8. How many non-borrowing members have you? 101. Give total number of shares now held by them. 669.
9. What is the full payment of borrowing member per share per year without premium? \$24.
10. Is your admission or membership fee per share or per member? Per share. How much? 25c.
11. Total admission fees received by the association during year. \$31.25.
12. Total amount of admission fees paid by new members during year. \$19.25. To the association. \$19.25. To the agents. ———.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? Share loans by vote of the Directors.

16. On what percentage of valuation do you limit loans? About 75 per cent. How appraised? Security committee of three.
17. In what places have you money loaned? Willimantic, South Coventry, Mansfield, and New Haven.
18. How long must a shareholder make payments before he is entitled to borrow? One payment.
19. State number of loans to members. 36. State largest mortgage loan to any person. \$7,000.
20. State amount outstanding on mortgages in force on property in this State. \$63,335.
21. State number of loans in force on other securities. 4. Total amount of such loans. \$2,500.
22. What premium plan do you follow? None.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. —.
24. Have you an expense fund? No. Of what does it consist. —. Give total amount of expense fund received during the year. —. Give balance on hand of expense fund. —.
25. State salaries, in detail, paid to all connected with the association. \$75 to Secretary.
26. Are officers under bond? Yes. In what amount? Treasurer, \$5,000; Secretary, \$1,500.
27. State total operating expenses for the year including commissions paid agents. —.
28. How are agents paid? There are none.
29. Give names of agents representing your association in this State, and the post-office address of each. —.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? 100. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. —.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? 100. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. —.
32. How many foreclosures have you had since last report? None. How many on property in this State? None.

Directors: — George M. Harrington, Willimantic, Conn., 25 shares; George W. Meloney, Willimantic, Conn., 5 shares; John F. Bradshaw, Willimantic, Conn., 5 shares; J. O'Sullivan, Willimantic, Conn., 15 shares; D. W. C. Hill, Willimantic, Conn., 15 shares; D. C. Barrows, Willimantic, Conn., 23 shares; A. I. Bill, Willimantic, Conn., 15 shares; O. A. Session, Willimantic, Conn., 10 shares; Frank Larrabee, Willimantic, Conn., 15 shares; C. B. Pomeroy, Willimantic, Conn., 10 shares; H. Dion, Willimantic, 10 shares; Luke Flynn, Willimantic, Conn.,

16 shares; A. C. Everest, Willimantic, Conn., 8 shares; W. D. Brigham, Willimantic, Conn., 15 shares; George Hatch, South Windham, 45 shares.

Officers:—Treasurer, William A. Potter, Willimantic, Conn., 15 shares; Attorney, George W. Meloney, Willimantic, Conn., 5 shares;

Depository:—Windham National Bank, Willimantic, Conn.

STATE OF CONNECTICUT, }  
COUNTY OF WINDHAM, } ss.

We, George E. Stiles, President, and Dwight A. Lyman, Secretary, of the aforesaid association, do solemnly swear that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

GEORGE E. STILES, President.

DWIGHT A. LYMAN, Secretary.

Subscribed and sworn to before me, this 4th day of November, 1899.

GEORGE M. HARRINGTON, Notary Public.

REPORTS  
OF  
MORTGAGE INVESTMENT  
COMPANIES.



## BRIDGEPORT LAND AND TITLE COMPANY,

BRIDGEPORT, CONN.

## ASSETS.

Loans secured by first liens on real estate, . . . . .	\$24,200.00
Loans secured by second liens on real estate, . . . . .	750.00
Other real estate purchased, . . . . .	87,291.90
Current expenses, . . . . .	193.16
Accrued interest on loans owned by the company, . . . . .	343.97
Cash, . . . . .	1,079.05
Total, . . . . .	<u>\$113,858.08</u>

## LIABILITIES.

Capital stock paid in, . . . . .	\$38,000.00
Surplus fund, . . . . .	7,258.04
Undivided profits, . . . . .	1,800.04
Debenture bonds outstanding, . . . . .	65,500.00
Accrued interest on debenture bonds, . . . . .	1,300.00
Total, . . . . .	<u>\$113,858.08</u>

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		AMOUNT OF	
		Dated.	Due.	Redeemable.	First Mortgage Loans.	Unencumb'd Real Estate.	Security.	Debentures.
A	5	1897	1927	1902	\$9,150.00	\$61,300.00	\$70,450.00	\$50,000.00
B	5	1899	1929	1904	14,850.00	1,200.00	16,050.00	15,500.00

Total amount of debentures certified, . . . . . \$65,500.00  
 Less amount on hand and with agents. None.

Total liability for debenture bonds, as per statement, . . . . . \$65,500.00

Trustees for debentures (if more than one class, state series certified to by each):

Series A, Marsh, Merwin & Lemmon, Bridgeport, Conn. Series B, Marsh, Merwin & Lemmon, Bridgeport, Conn.

When organized. October 7, 1897. Under what State laws? Connecticut.

Authorized capital. \$100,000.

Amount of capital subscribed, \$38,000.

Liability of stockholders beyond capital paid in. None.

What part of the capital stock is paid in cash? All.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral. None.

When was last dividend paid? July 1, 1899.

Rate of last dividend. One per cent. quarterly.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date. No record kept.

Total amount of loans paid. No record kept.

Total amount of loans unpaid and outstanding — Guaranteed, none; unguaranteed, \$24,950.

Total amount in process of foreclosure. None.

Is the company subject to examination by local State officers? Yes.

What officers? Commissioner of Building and Loan Associations.

Principal place of business. Bridgeport, Connecticut.

State the sections of the country in which outstanding loans have been made. Connecticut.

State the sections of country in which loans are now made. Connecticut.

#### OFFICERS.

Orange Merwin, President, Bridgeport, Conn.

Egbert Marsh, Vice-President, Bridgeport, Conn.

D. Fairchild Wheeler, Treasurer, Trumbull, Conn.

Ernest P. Lyon, Secretary, Bridgeport, Conn.

Directors:—Francis W. Marsh, Bridgeport, Conn.; Orange Merwin, Bridgeport, Conn.; Egbert Marsh, Bridgeport, Conn.; Ernest P. Lyon, Bridgeport, Conn.; D. Fairchild Wheeler, Trumbull, Conn.

STATE OF CONNECTICUT, }  
COUNTY OF FAIRFIELD, } ss.

I, D. Fairchild Wheeler, of the aforesaid company, do solemnly swear that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

D. FAIRCHILD WHEELER.

Subscribed and sworn to before me this 3d day of October, 1899.

EDMUND H. JUDSON, Notary Public.

## THE EASTERN BANKING COMPANY,

HARTFORD, CONN.

STATEMENT, SEPTEMBER 30, 1899.

## ASSETS.

Loans secured by first liens on real estate, . . . . .	\$727.59
Loans secured by second liens on real estate, . . . . .	28,025.37
Loans on collateral security, . . . . .	2,530.30
Loans on personal security, . . . . .	2,342.74
Stocks and bonds, . . . . .	69,800.94
Other real estate purchased, . . . . .	24,034.87
Real estate acquired by foreclosure, . . . . .	7,618.79
Expenses on account of foreclosure, . . . . .	855.25
Other premiums paid, . . . . .	350,000.00
Current expenses, . . . . .	7,630.65
Past due interest remitted for, but not paid to us, . . . . .	1,198.18
Due from sundry persons, . . . . .	6,599.83
Due from banks and bankers, . . . . .	845.80
Cash, . . . . .	281.66
Sale contracts, . . . . .	1,700.00
Profit and loss, . . . . .	56,832.76
Total, . . . . .	<u>\$561,024.73</u>

## LIABILITIES.

Capital stock paid in:—

Preferred, . . . . .	\$155,100.00
Common, . . . . .	350,000.00
Bills payable, . . . . .	46,857.63
Other deposits, . . . . .	9,067.10
Total, . . . . .	<u>\$561,024.73</u>

## DESCRIPTION OF STOCKS AND BONDS.

Description.		Par Value.	Book Value
500 shares	The Western Security Co.,	\$100.00	\$50,000.00
50 "	Dearborn Mortgage Co. (preferred),	100.00	5,000.00
300 "	American Electric Lead Co.,	100.00	2,000.00
40 "	Kinetic Power Co.,	100.00	1,000.00
1,000 "	Swinerton Wheel Co.,	10.00	200.00
7,500 "	Chicago Belle Mining Co.,	1.00	1,835.00
40 "	Marion, Ohio, Water Co.,	100.00	.....
5 "	Decatur, Ala., Water Works Co.,	50.00	.....
\$7,000	The N. E. Mortgage Security Co.,	5s, .....	6,721.94
2,000	The Western Security Co.,	6s, .....	1,700.00
2,400	Marion Water Co.,	5s, .....	1,344.00
1,600	" " income,	.....	

When organized. 1887. Under what State laws? Connecticut.

Authorized capital. \$700,000.

Amount of capital subscribed. \$700,000.

Liability of stockholders beyond capital paid in. \$194,900.

What part of the capital stock is paid in cash. \$155,100.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral None.

When was last dividend paid? July 1, 1890.

Rate of last dividend. 7 per cent. per annum.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Not now making loans.

Total amount loaned to date. \$426,547.

Total amount of loans paid. \$229,283.65.

Total amount of loans unpaid and outstanding — Guaranteed, none; unguaranteed, \$197,263.35.

Total amount in process of foreclosure. \$3,700.

Is the company subject to examination by local State officers? No; but an annual statement of condition has to be filed with Secretary of State.

What officers? ———.

Principal place of business. Boston, Mass.

State the sections of country in which outstanding loans have been made. North and South Dakota, Minnesota, Washington, Kansas, Nebraska, Colorado, Alabama, Georgia, and Florida.

State the sections of country in which loans are now made. Not now making loans.

## OFFICERS.

Francis A. Osborn, President, Boston, Mass.

Lysson Gordon, Secretary and Treasurer, Medford, Mass.

Charles E. Perkins, Assistant Treasurer, Hartford, Conn.

Directors:—Francis A. Osborn, Lysson Gordon, George B. Upham, Boston, Mass.

STATE OF MASSACHUSETTS, } ss.  
COUNTY OF SUFFOLK, }

I, Lysson Gordon, Treasurer, of the aforesaid company, do solemnly swear that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

LYSSON GORDON.

Subscribed and sworn to before me this twenty-fourth day of October, 1899.

WALTER L. BOUVE, Notary Public.



## EQUITABLE TRUST COMPANY OF NEW LONDON.

33 WALL STREET, NEW YORK CITY.

STATEMENT, SEPTEMBER 30, 1899.

## ASSETS.

Loans secured by first liens on real estate, . . . . .	\$7,185.00
Real estate acquired by foreclosure, . . . . .	338,725.04
Current expenses, . . . . .	4,213.23
Due from sundry persons, . . . . .	790.28
Due from banks and bankers, . . . . .	10,846.04
Interest accrued on loans owned by the company, . . . . .	470.28
Interest account, . . . . .	1,539.26
R. E. income acct. (net cost since March 1, 1899.) . . . . .	113.30
Total, . . . . .	\$363,882.43
Impairment of capital, . . . . .	1,224,634.18
Total, . . . . .	\$1,588,516.61

## LIABILITIES.

Capital stock in, . . . . .	\$1,500,000.00
Debenture bonds outstanding, . . . . .	80,000.00
Due to banks and bankers, . . . . .	8,457.00
Other liabilities, viz.: . . . . .	59.61
Total, . . . . .	\$1,588,516.61

## STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Rate Per Cent.	Year when Due.	SECURED BY PLEDGE OF		AMOUNT OF	
		First Mortgage Loans.	Real Estate. (Cost.)	Security.	Debentures.
6	May, 1890	\$7,185.00	\$338,725.04	\$345,910.04	\$2,000.00
6	Nov., 1890				28,000.00
6	Feb., 1891				50,000.00

Trustees for debentures (if more than one class, state series certified to by each). James A. Roosevelt and Adrian Iselin.

When organized. June 29, 1871. Under what State laws? Connecticut.

Authorized capital. \$1,500,000.

Amount of capital subscribed. \$1,500,000.

Liability of stockholders beyond capital paid in. None.

What part of the capital stock is paid in cash? All.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral. None.

When was last dividend paid? March 1, 1878.

Rate of last dividend.  $3\frac{1}{2}$  per cent.

Do you cause a personal examination of offered security to be made by salaried employes of the company? ———.

Total amount loaned to date. ———.

Total amount of loans paid. ———.

Total amount of loans unpaid and outstanding — Guaranteed, \$——; unguaranteed, \$7,185.

Total amount in process of foreclosure. None.

Is the company subject to examination by local State officers? Yes.

What officers? ———.

Principal place of business. 33 Wall street, New York city.

State the sections of country in which outstanding loans have been made. Indiana, Kentucky, Illinois, Iowa.

State the sections of country in which loans are now made. ———.

#### OFFICERS.

Adrian Iselin, Jr., President, New York.

C. O'D. Iselin, First Vice-President, New York.

John E. Roosevelt, Second Vice-President, New York.

W. Emlen Roosevelt, Secretary, New York.

Henry R. Bond, Assistant Secretary, New London, Conn.

Directors (Executive Committee):—Adrian Iselin, Adrian Iselin, Jr., C. O'D. Iselin, Gustav E. Kissell, John E. Roosevelt, W. Emlen Roosevelt.

STATE OF NEW YORK, }  
COUNTY OF NEW YORK, } ss.

I, W. Emlen Roosevelt, Secretary, of the aforesaid company, do solemnly swear that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

W. EMLEN ROOSEVELT.

Subscribed and sworn to before me this twelfth day of October, 1899.

ISAAC HICKS, Notary Public.

Notary Public Kings County, New York.

Certificate filed in New York County.

## THE MIDDLESEX BANKING COMPANY.

MIDDLETOWN, CONN.

STATEMENT, SEPTEMBER 30, 1899.

## ASSETS.

Loans secured by first liens on real estate, . . . . .	\$6,587,328.57
Loans secured by second liens on real estate. . . . .	12,408.19
Loans on collateral security, . . . . .	36,835.49
Loans on personal security, . . . . .	2,400.00
Stocks and bonds, . . . . .	179,220.00
Office building, . . . . .	26,500.00
Real estate acquired by foreclosure, expenses on account of foreclosure, . . . . .	15,763.03
Past due interest remitted for, but not paid to us, . . . . .	190,518.05
Due from branch offices and agents, . . . . .	23,649.50
Due from sundry persons, . . . . .	98,874.23
Due from banks and bankers, . . . . .	203,382.97
Accrued interest on loans owned by the company. . . . .	254,338.14
Cash, . . . . .	1,266.23
Topographical records, . . . . .	14,000.00
Total. . . . .	<u>\$7,646,484.40</u>

## LIABILITIES.

Capital stock paid in, . . . . .	\$679,274.02
Undivided profits, . . . . .	2,544.37
Debenture bonds outstanding, . . . . .	6,627,361.77
Installment bonds outstanding, . . . . .	2,374.52
Accrued interest on debenture bonds, . . . . .	120,813.56
Certificates of deposit bearing interest, . . . . .	750.00
Due to branch offices and agents, . . . . .	52,966.16
Due to banks and bankers, . . . . .	160,400.00
Total, . . . . .	<u>\$7,646,484.40</u>

## STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEE.

Series.	Secured by Pledge of Cash.	Amount of Security.	Amount of Debentures.
Security Co., A1 to A69, . . . . .		\$2,926,217.26	\$2,869,750.00
“ A71 to A73, . . . . .		61,982.60	61,350.00
“ R70 to R74, . . . . .		103,177.50	101,250.00
“ A and B, . . . . .		49,444.35	47,936.99
Columbia Tr. Co., D1 to D54. . . . .	\$4,100.00	3,292,968.18	3,250,450.00
“ “ J1, . . . . .		101,791.15	100,000.00
“ “ 86 and 87, . . . . .		933.50	920.85
“ “ 28, 64, 70, 74, 76, 77, . . . . .	500.00	7,234.00	5,000.00
“ “ 79 to 85, . . . . .		95,228.69	90,550.00
Sterling, . . . . .		94,555.63	85,653.93
Total, . . . . .	\$4,600.00	\$6,733,532.86	\$6,612,861.77

Total amount of debentures certified. \$6,627,361.77.

Less amount on hand and with agents. \$14,500.00.

Total liability for debenture bonds, as per statement. \$6,612,861.77.

Trustees for debentures (if more than one class), state series certified to by each). See above.

## DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.
Southern Planting Co., stock, . . . . .	\$9,850.00	\$9,850.00
Realty Investment Co., stock, . . . . .	48,350.00	48,350.00
Farm Land Co., stock; \$20 bonds, \$15,000,. . . . .	15,020.00	15,020.00
Farm Investment Co., bonds, . . . . .	27,000.00	27,000.00
Connecticut Investment Co., bonds, . . . . .	24,000.00	24,000.00
Central Investment Co., bonds, . . . . .	28,000.00	28,000.00
Union Investment Co., bonds, . . . . .	27,000.00	27,000.00
Total, . . . . .	\$179,220.00	\$179,220.00

When organized. November 5, 1875. Under what State laws? Connecticut special charter.

Authorized capital. \$1,000,000.00.

Amount of capital subscribed. \$806,700.00

Liability of stockholders beyond capital paid in. None.

What part of the capital stock is paid in cash? \$679,274.02.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral.  
None.

When was last dividend paid? . October 1, 1895.

Rate of last dividend.  $1\frac{3}{4}$  per cent. quarterly.

Do you cause a personal examination of offered security to be made by  
salaried employes of the company? Yes.

Total amount loaned to date. No record kept.

Total amount of loans paid. No record kept.

Total amount of loans unpaid and outstandings—Guaranteed. No record  
kept. Unguaranteed, none.

Total amount in process of foreclosure. None.

Is the company subject to examination by local State officers? Yes.

What officers? Commissioner of Building and Loan Association.

Principal place of business. Middletown, Conn.

State the sections of country in which outstanding loans have been  
made. Minnesota, North and South Dakota, Wisconsin, Idaho,  
Utah, Montana, Texas, Colorado, Louisiana, Arkansas.

State the sections of country in which loans are now made. Same as  
above.

#### OFFICERS.

Robert N. Jackson, President, Middletown, Conn.

Merrick E. Vinton, Vice-President, New York city.

D. T. Haines, Secretary, Middletown, Conn.

Directors: — Robert N. Jackson, Middletown, Conn.; C. E. Jackson,  
Middletown, Conn.; J. M. Douglas, Middletown, Conn.; E. A. Bowers,  
New Haven, Conn.; W. H. Williams, Winsted, Conn.; M. E. Vinton,  
New York city.

STATE OF CONNECTICUT, }  
COUNTY OF MIDDLESEX, } ss.

I, D. T. Haines, Secretary, of the aforesaid company, do solemnly  
swear that the foregoing report, and each and everything therein con-  
tained, is true, to the best of my knowledge and belief.

D. T. HAINES, Secretary.

Subscribed and sworn to before me this eighth day of November,  
1899.

E. A. GLADWIN, Notary Public.



# THE NEW ENGLAND MORTGAGE SECURITY COMPANY,

BROOKLYN, CONN.

STATEMENT, SEPTEMBER 30, 1899.

## ASSETS.

Loans secured by first liens on real estate, . . . . .	\$573,211.91
Loans on collateral security, . . . . .	85,000.00
Loans on personal security, . . . . .	26.50
Bonds, . . . . .	52,000.00
Real estate acquired by foreclosure, . . . . .	804,792.23
Expenses on account of foreclosure, including taxes and certificates, . . . . .	6,013.13
Due from sundry persons, . . . . .	7,153.74
Due from banks and bankers, . . . . .	1,999.97
*Accrued interest on loans owned by the company,	
Cash, . . . . .	13,763.29
Profit and loss, . . . . .	19,765.86
Total, . . . . .	\$1,563,726.63

## LIABILITIES.

Capital stock paid in, . . . . .	\$1,000,000.00
Debenture bonds outstanding, . . . . .	555,000.00
Due sundry persons, . . . . .	6,642.68
Other liabilities :	
Waiting distribution, . . . . .	318.95
Coupons on debenture bonds, due but not yet presented, . . . . .	1,765.00
Total, . . . . .	\$1,563,726.63

## STATEMENT OF DEBENTURE BONDS ISSUED AND OUT- STANDING.

Series.	Rate per cent.	Year when Dated.	Year when Due.	Amt. of Debentures.
F	5	July 1, 1882	July 1, 1902	\$500,000.00
J No. 2	6	June 1, 1887	Jan. 1, 1900	30,000.00
M	5	March 2, 1896	April 1, 1901	25,000.00
Total, . . . . .				\$555,000.00

\* Interest accrues mostly in November, December, and January, and is not figured as an asset until collected.

Total amount of debentures issued and outstanding. \$555,000.

Less amount on hand and with agents. \$——.

Total liability for debenture bonds, as per statement. \$555,000.

Trustees for debentures (if more than one class, state series certified by each). None.

### DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.
Bonds of The N. E. Mort. Security Co., series F,	\$50,000.00	\$50,000.00
“ “ “ “ J No. 2,	2,000.00	2,000.00

When organized. 1875. Under what State Laws? Connecticut.

Authorized capital. \$1,000,000.

Amount of capital subscribed. \$1,000,000.

Liability of stockholders beyond capital paid in. None.

What part of the capital stock is paid in cash? \$1,000,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral? None.

When was last dividend paid? July 1, 1896.

Rate of last dividend. 2 per cent.

Do you cause a personal examination of offered security to be made by salaried employes of the company? ——.

Total amount loaned to date. \$——.

Total amount of loans paid. \$——.

Total amount of loans unpaid and outstanding — Guaranteed, none. Unguaranteed, \$573,211.91.

Total amount in process of foreclosure. \$——.

Is the company subject to examination by local State officers? Yes.

What officers? Commissioner of Building and Loan Associations of Connecticut.

Principal place of business. New York, N. Y.

State the sections of country in which outstanding loans have been made. Minnesota, North and South Dakota, Nebraska, Kansas, Idaho, Montana, Washington, Oregon, New York, Texas, Louisiana, Arkansas, Mississippi, Alabama, Georgia, and South Carolina.

State the sections of country in which loans are now made. ——.

## OFFICERS.

W. G. Bosworth, President, New York, N. Y.

Francis H. Appleton, Goodrich J. Bowen, Edward H. Peaslee,  
Charles M. Taintor, Geo. Wigglesworth, Vice-Presidents.

Austin Corbin, Treasurer, New York, N. Y.

C. A. Potter, Secretary and Assistant Treasurer, Brooklyn, Conn.

Directors: — Albert W. Parlin, Boston, Mass.; Horace H. Stevens,  
2d, Boston, Mass.; Robert B. Upham, New York, N. Y.; Charles S.  
Hursh, Boston, Mass.; John B. Lunger, New York, N. Y.; Austin  
Corbin, New York, N. Y.; William G. Bosworth, New York, N. Y.

STATE OF NEW YORK, }  
COUNTY OF NEW YORK, } ss.

I, Austin Corbin, Treasurer, of the aforesaid company, do solemnly  
swear that the foregoing report, and each and everything therein con-  
tained, is true, to the best of my knowledge and belief.

AUSTIN CORBIN, Treasurer.

Subscribed and sworn to before me this 17th day of October, 1899.

C. W. WAGNER, Notary Public.

## THAMES LOAN AND TRUST COMPANY,

NORWICH, CONN.

STATEMENT, SEPTEMBER 30, 1899.

## ASSETS.

Loans on collateral security, . . . . .	\$5,600.00
Loans on personal security, . . . . .	3,680.00
Stocks and bonds, . . . . .	97,500.00
Cash, . . . . .	3,659.30
Other assets, viz.: —	
County warrants, . . . . .	3,314.99
Total, . . . . .	<u>\$113,754.29</u>

## LIABILITIES.

Capital stock paid in, . . . . .	\$100,000.00
Surplus fund, . . . . .	13,734.29
Other liabilities, viz.: —	
Collection, . . . . .	20.00
Total, . . . . .	<u>\$113,754.29</u>

## DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.	Market Value.
25 shs. Merchants Nat. Bank, Norwich, Ct.,	\$2,500.00	\$2,500.00	\$2,875.00
95 shs. Thames L. and T. Co., “	95,000.00	95,000.00	.....

When organized. 1870. Under what State laws? Connecticut.

Authorized capital. \$1,000,000.

Amount of capital subscribed. \$100,000.

Liability of stockholders beyond capital paid in. \$——.

What part of the capital stock is paid in cash? \$100,000.00.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? \$——.

Total amount of its capital stock held by the company as collateral.  
\$——.

When was last dividend paid? 1879.

Rate of last dividend. 8 per cent.

Do you cause a personal examination of offered security to be made by salaried employes of the company? ———.

Total amount loaned to date. \$——.

Total amount of loans paid. \$——.

Total amount of loans unpaid and outstanding — Guaranteed, \$——; unguaranteed, \$——.

Total amount in process of foreclosure. \$——.

Is the company subject to examination by local State officers? Yes.

What officers? Loan Commissioner.

Principal place of business. Norwich, Conn.

State the sections of country in which outstanding loans have been made. ———.

State the sections of country in which loans are now made. ———.

#### OFFICERS.

Charles Bard, President, Norwich, Conn.

J. Hunt Smith, Secretary and Treasurer, Norwich, Conn.

Directors: — Charles Bard, Norwich, Conn.; Hugh H. Osgood, Norwich, Conn.; John Mitchell, Norwich, Conn.; J. Hunt Smith, Norwich, Conn.; Bela P. Learned, Norwich, Conn.; Willis A. Briscoe, Norwich, Conn.

STATE OF CONNECTICUT, }  
COUNTY OF NEW LONDON, } ss.

I, J. Hunt Smith, Treasurer, of the aforesaid company, do solemnly swear that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

J. HUNT SMITH.

Subscribed and sworn to before me this 2d day of October, 1899.

CHARLES H. PHELPS, Notary Public.



THE WESTERN SECURITY COMPANY.

BROOKLYN, CONN.

STATEMENT, SEPTEMBER 30, 1899.

## ASSETS.

Loans secured by first liens on real estate,	\$35,185.98
Loans on collateral security,	293.24
Tax sale certificates,	26,593.75
Other real estate purchased,	9,646.12
Real estate acquired by foreclosure,	142,197.85
Expenses on account of foreclosure,	12,229.08
Current expenses,	539.46
Due from sundry persons,	96.54
Due from banks and bankers,	6,020.68
Accrued interest on loans owned by the company,	16,643.09
Other assets, viz.:—	
Advance account, — tax deeds,	1,591.66
Sale contracts,	29,763.78
Profit and loss,	70,420.04
Total,	\$351,131.31

## LIABILITIES.

Capital stock paid in,	\$100,000.00
Bills payable,	46,033.17
Debenture bonds outstanding,	153,786.07
Accrued interest on debenture bonds,	51,312.07
Total,	\$351,131.31

## STATEMENT OF DEBENTURE BONDS.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		AMOUNT OF	
		Dated.	Due.	Redeemable.	First Mortgage Loans.	Land.	Security.	Debentures.
A	6	Oct. 1, 1887	Oct. 1, 1895.	After 5 years.	}	.....	.....	\$74,000.00
B	6	Oct. 1, 1889	Oct. 1, 1895.	After 5 years.		.....	.....	17,000.00
	6	Sundry dates.	In 6 years.	After 5 years.		28,736.71	\$34,407.36	\$63,144.07
Total, . . . . .								\$153,786.07

When organized. 1874. Under what State laws? Connecticut.  
 Authorized capital. \$100,000.  
 Amount of capital subscribed. \$100,000.  
 Liability of stockholders beyond capital paid in. None.  
 What part of the capital stock is paid in cash? \$100,000.  
 How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.  
 Total amount of its capital stock held by the company as collateral? None.  
 When was last dividend paid? October 1, 1890.  
 Rate of last dividend. 7 per cent. per annum.  
 Do you cause a personal examination of offered security to be made by salaried employes of the company? Not now making loans.  
 Total amount loaned to date. \$495,381.  
 Total amount of loans paid. \$316,771.02.  
 Total amount of loans unpaid and outstanding — Guaranteed, \$63,244.07; unguaranteed, \$115,366.91.  
 Total amount in process of foreclosure. \$2,450.  
 Is the company subject to examination by local State officers? No; but an annual statement of condition has to be filed with the Secretary of State.  
 What officers? ———.  
 Principal place of business. Boston, Mass.  
 State the sections of country in which outstanding loans have been made. North and South Dakota, Washington, Minnesota, Kansas, Nebraska. Colorado, Georgia, Florida, and Alabama.  
 State the sections of country in which loans are now made. Not now making loans.

## OFFICERS.

Francis A. Osborn, President, Boston, Mass.

Lysson Gordon, Treasurer, Medford, Mass.

Clarence A. Potter, Secretary, Brooklyn, Conn.

Directors:—Francis A. Osborn, Lysson Gordon, Stephen H. Arnold, Providence, R. I.

STATE OF MASSACHUSETTS, )  
 COUNTY OF SUFFOLK, ) ss.

I, Lysson Gordon, Treasurer, of the aforesaid company, do solemnly swear that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

LYSSON GORDON.

Subscribed and sworn to before me this twenty-fourth day of October, 1899.

WALTER L. BOUVE, Secretary.

# L A W S

RELATING TO

BUILDING AND LOAN ASSOCIATIONS.



# LAWS.

[General Statutes.]

## TITLE I.

### CONSTRUCTION OF STATUTES.

#### CHAPTER I.

SECTION 1. In the construction of all statutes of this State words and phrases shall be construed according to the commonly approved usage of the language; and technical words and phrases, and such as have acquired a peculiar and appropriate meaning in the law, shall be construed and understood accordingly:

The term "savings banks" shall include savings banks, societies for savings, and savings societies.

Words importing the singular number may extend and be applied to several persons or things; words importing the plural number may include the singular; words importing the masculine gender may be applied to females, and words purporting to give a joint authority to several persons shall be construed as giving authority to a majority of them. The word "month" shall mean a calender month, and the word "year" a calender year, unless otherwise expressed. The word "oath" shall include affirmations in cases where by law an affirmation may be used for an oath, and, in like cases, the word "sworn" shall include the word "affirm." The words "person" and "another" may extend and be applied to communities, companies, corporations, public or private, and associations; and the words "preceding," "following," and "succeeding," when used by way of reference to any section or sections, shall mean the section or sections next preceding, next following, or next succeeding, unless some other section is expressly designated in such reference.

G. S. 1875, 553.  
Words and  
phrases gener-  
ally.

G. S. 1875, 553.  
Savings Banks.

G. S. 1875, 554,  
Number; gen-  
der; joint  
authority;  
"month";  
"year";  
"oath"; "per-  
son" and "an-  
other"; "pre-  
ceding"; "fol-  
lowing," and  
"succeeding";  
"sworn."



1881, ch. 1.  
Repeal of statute; effect of.

When a statute repealing another is afterwards repealed, the first statute shall not be revived without express words to that effect.

1881, ch. 1.  
Punishments, penalties, pending suits, and prosecutions not affected by repeal.

The repeal of an act shall not affect any punishment, penalty, or forfeiture incurred before the repeal takes effect, or any suit, or prosecution, or proceeding pending at the time of the repeal, for an offense committed, or for the recovery of a penalty or forfeiture incurred under the act repealed.

1881, ch. 1.

The passage or repeal of an act shall not affect any action then pending.

### [Extract from Chapter L.]

#### TRUST FUNDS HOW LOANED OR INVESTED.

1885, ch. 110. §89.

Trust funds how loaned or invested.

SECTION 495. Trust funds, unless it is otherwise provided in the instrument creating the trust, may be loaned on the security of mortgages on unencumbered real estate in this State, double in value the amount loaned, or may be invested in such mortgages or in the bonds or loans of this State, or of any town, city, or borough of this State, or in any bonds, stocks, or other securities which the savings banks in this State are or may be authorized by law to invest in, or may be deposited in savings banks incorporated by this State.

### [Extract from Chapter XCIX.]

#### UNLAWFUL WASTE ON MORTGAGED PREMISES.

1879, ch. 57.  
Unlawful waste on mortgaged premises.

SECTION 1445. Every person claiming the right of possession, whether as mortgagor or otherwise, to any land subject to any mortgage duly executed and recorded, who shall, while such mortgage is unreleased of record, impair the value of the premises subject to such mortgage by removing, destroying, or injuring any building or fixture on the land so mortgaged, or by cutting wood not necessary for firewood to be used on said land by the family of the mortgagor, or by any other means, without the consent in writing of whoever appears of record to be the owner of or interested in such mortgage, and with intent to defraud any owner or person

interested in such mortgage, or with intent to lessen the value of the property subject to such mortgage, to the injury of any person owning or interested in such mortgage, shall be fined not more than one hundred dollars, or imprisoned not more than three months, or both.

### EMBEZZLEMENT.

SECTION 1579. Every officer or agent of any public, municipal, or private corporation, every executor, administrator, guardian, conservator, or any trustee under a testamentary or any express trust, who shall wrongfully appropriate and convert to his own use the money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years, or both.

1878, ch. 49.  
Embezzlement  
by public  
officer, execu-  
tor, etc.

SEC. 1580. Every officer or agent of any private corporation of this State, or of any common carrier, or any agent of any business house or private individual, who shall take, purloin, secrete, or in any way appropriate to his own use, or to the use of others, any of the goods, moneys, or choses in action, in the care or custody of, belonging to, or deposited with, such corporation, carrier, house, or individual, with intent to defraud another; or who shall, with like intent, make any false entries upon any of their books, or shall keep false books or entries of and concerning their business and affairs, with like intent, shall be imprisoned not more than ten years.

1880, ch. 78.  
Embezzlement  
by officer or  
agent of private  
corporation or  
individual.  
34 Conn., 231.

[Public Acts of 1897, Substitute for Senate Bill No. 157.]

### CHAPTER CCXVII.

#### An Act concerning Investments by Savings Banks.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. Section 1800 of the general statutes as amended by chapter CCXXIX of the public acts of 1893 is hereby amended to read as follows: Savings banks may invest not

1897, ch. 217.  
Investments by  
savings banks

exceeding twenty per centum of their deposits and surplus in notes secured by the pledge of stocks or bonds as collateral security; *provided*, said stocks or bonds shall have paid dividends or interest of not less than three per centum per annum during the two years next preceding that in which the respective loan is made; or by the pledge of any stocks, bonds, or other obligations which, under the provisions of this act, can be purchased by savings banks; and may invest not exceeding twenty per centum of their deposits and surplus in notes, each of which shall be the joint and several obligation of two or more parties, all residents of this state; and may invest in the bonds of the United States, the District of Columbia, any of the New England states, or any of the states of New York, New Jersey, Pennsylvania, Delaware, Maryland, Ohio, Kentucky, Michigan, Indiana, Illinois, Iowa, Wisconsin, Minnesota, Missouri, Kansas, Nebraska, California, Colorado, and Oregon; in the bonds of any city in the New England states or in the state of New York; of Newark, Paterson, and Trenton in the state of New Jersey; of Philadelphia in the state of Pennsylvania; of Cincinnati, Cleveland, Columbus, Dayton, and Toledo in the state of Ohio; of Louisville in the state of Kentucky; of Detroit in the state of Michigan; of Chicago in the state of Illinois; of Milwaukee in the state of Wisconsin; of St. Louis in the state of Missouri; of Omaha in the state of Nebraska; or in the obligations of any of the counties, towns, cities, boroughs, and school districts in this state, or in the capital stock of any bank or trust company located in this state, or in the city of New York in the state of New York, or in Boston in the state of Massachusetts; or in the bonds of any other incorporated city located in any of the states mentioned in this act, having not less than twenty thousand inhabitants, as ascertained by the United States or state census, or any municipal census taken by authority of the state next preceding such investment; *provided*, the amount of the bonds of said city, including the issue in which such investment is made and its proportion (based on the valuations contained in the assessment for taxation next preceding such investment), of the county and town debt, after deducting the amount of its water debt,

and the negotiable securities in the sinking funds which are available for payment of its bonds, does not exceed seven per centum of the valuation of property in said city as assessed for taxation next preceding such investment; *provided, always*, that the state or city issuing said bonds has not defaulted payment of any of its funded indebtedness or interest thereon within fifteen years next preceding the purchase of such bonds by the savings bank; but this act shall not be held to authorize the investment of any funds in "special assessment bonds" or "improvement bonds," so called, which are secured only on the property benefited, except in those states where such bonds are by law a direct and primary obligation of the city issuing the same; or in the first mortgage bonds of any railroad company, whose road is located wholly or in part in any of the states mentioned in this act; *provided*, said railroad is located wholly within the United States, or in the consolidated bonds of any railroad company incorporated by this state and authorized to issue such bonds to retire the entire funded debt of said company; *provided*, that in every case the railroad company in the bonds of which an investment is made shall have paid each year, for a period not less than five years next previous to such investment, in addition to the interest on its funded indebtedness, dividends of not less than four per centum per annum upon its entire capital stock outstanding; and *provided, further*, that said outstanding capital stock at the time of such dividends equals or exceeds in amount one-third of the entire outstanding issue of said bonds; but this act shall not be held to authorize any investment in the bonds of any corporation operating its railroad exclusively by any means other than steam as a motive power, or in the bonds of any street railroad company. All other investments shall consist of deposits in incorporated banks or trust companies located in this state or in the states of New York, Massachusetts, or Rhode Island, or of loans secured by mortgage on unencumbered real estate situated in this state, worth double the amount of the loan secured thereon, provided that any savings bank in the town of Putnam may loan on land located in the county of Providence in the state of Rhode Island; any savings bank in the town



of Ridgefield may loan on land located in the county of Westchester in the state of New York ; any savings bank in the town of Enfield or in the town of Stafford may loan on land located in the county of Hampden in the state of Massachusetts ; and any savings bank in the town of Stonington may loan on land located in the county of Washington in the state of Rhode Island.

Appraisal of real  
estate securities.

SEC. 2. Section 1801 of the general statutes is hereby amended to read as follows : When any loan is made by a savings bank upon real estate security the property constituting the security shall be appraised by two or more suitable persons who shall be well known in the community where such loan is made, one of whom shall be a trustee of the bank making the loan ; and such appraisal, together with a certificate of title, shall be lodged and kept with the institution making such loan ; and such appraisal shall express upon its face the amount at which said property is appraised.

SEC. 3. This act shall take effect from its passage.

Approved, June 9, 1897.

[Public Acts of 1889, Senate Bill No. 90.]

## CHAPTER CXLII.

An Act concerning False Entries by Bank Officials.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Penalty for  
making false  
entries by bank  
officials.

Every treasurer, cashier, officer, clerk, or agent, or employe, of any savings bank, trust company, bank, or banking association in this State, who shall make any false entry upon the collection or forwarding register, or any other book of said savings bank, trust company, bank, or banking association, with intent to deceive the Bank Commissioners of this State, or the officers or auditors of or any person appointed to examine the affairs or condition of such savings bank, trust company, bank, or banking association, and any person who with like intent aids or abets any treasurer, officer, clerk, or agent in any violation of this section, shall be imprisoned in the State prison for not more than ten years.

Approved, May 16, 1889.



[Substitute for House Bill No. 151.]

## CHAPTER CCXLVIII.

## An Act imposing a Tax on Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

SECTION 1. Section 3836 of the general statutes is hereby amended by inserting after the word "insurance," in the second line thereof, the word "investment," so that said section as amended shall read as follows: Shares of the capital stock of any bank, national banking association, trust, insurance, investment, turnpike, bridge, or plank road company, owned by any resident in this state, shall be set in his list, at its market value in the town in which he may reside; but so much of the capital of any such company as may be invested in real estate, on which it is assessed and pays a tax, shall be deducted from the market value of its stock, in its returns to the assessors.

Shares of  
capital stock  
how set in list.

SEC. 2. The term investment company as used in this act shall include all corporations described in section 1853 of the general statutes.

Definition.

SEC. 3. All debentures or other choses in action hitherto issued by any such investment company shall continue to be taxable or non-taxable according to the law at the time when the same were issued, unless the same shall be made exempt from taxation as hereinafter provided; but all debentures or other choses in action hereafter issued by any such company shall be taxable in the hands of the holder, any provision in the charter of the company to the contrary notwithstanding, unless the same are made exempt from taxation as hereinafter provided; and no such company shall hereafter issue any of its own debentures which purport upon their face to be non-taxable unless they are made so under the provisions of this act.

Choses in action  
taxable in ac-  
cordance with  
law when  
issued.

SEC. 4. No corporation organized under any special or general law of this or any other state or territory shall by its agents or otherwise engage or aid in any manner in this state

Choses in  
action to be  
negotiated only  
by authorized  
agent.

in selling or negotiating any choses in action made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other state or territory and payment of which is secured by mortgages on real estate situated in any other state or territory, or secured by pledges of such mortgages, until it has procured from the state treasurer a certificate of authority so to act. Such certificates shall contain the names of the persons who are to be authorized to act in this state as the agents of said corporation, and shall continue in force for one year and shall authorize the persons named therein to sell or negotiate such choses in action, payment of which is secured by mortgage on real estate situated in any other state or territory, or secured by a pledge of such mortgages, or both, during said period of one year; *provided, however*, that no such certificate shall be so issued to any such corporation whose stock is not taxed under the laws of this state until such corporation shall have executed and filed with the treasurer of the state a bond with satisfactory surety in a sum of not less than five hundred dollars nor more than five thousand dollars, as said treasurer shall decide and approve, conditioned that said corporation shall make the returns and pay the taxes required by the provisions of this act.

Duration of  
certificate.

Bond of  
corporation.

Return by  
corporation.

SEC. 5. The treasurer, or, if there is no treasurer, then the secretary, of every corporation, unless its stock is taxed under the laws of this state, which shall be authorized to transact such business as provided in the preceding section, shall annually, within the first ten days of January, make a return to the comptroller of the state, under oath, showing the aggregate amount of all such choses in action as defined in section four of this act sold or negotiated by such corporation in this state during the year preceding the first day of January, and which were secured by mortgages on real estate situated in any other state or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And every such corporation shall annually, on or before the twentieth day of January, pay to

Corporation may  
pay one per cent.  
in lieu of all  
other taxes.

the state a sum equal to one percentum on the aggregate amount of all such choses in action so sold or negotiated in this state during said year preceeding the first day of said January, deducting therefrom the amount of said bonds which before the sale thereof by said corporation had been made exempt from taxation under the provisions of this act. And said sum when so paid shall be in lieu of all other taxes in this state on the personal property of said corporation which is used exclusively in its said business in this state.

SEC. 6. Every person who is or may be hereafter engaged in the business of selling or negotiating choses in action, made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other state or territory, and payment of which is secured by mortgages on real estate situated in any other state or territory, or secured by pledges of such mortgages, shall be deemed an investment broker.

Who is an investment broker.

SEC. 7. No person shall act as an investment broker, until he has procured from the state treasurer a certificate of authority so to act, unless he is named in a certificate procured by a corporation under the provisions of section four of this act, and acts solely in his business as an officer or agent of said corporation. Such certificate shall be in substantially the same form, and continue for a similar period of time, as provided in said section four for certificates for the agents of corporations; but no such certificate shall be so issued until such broker shall have executed and filed with the treasurer of the state a bond with satisfactory surety in the sum of not less than five hundred dollars nor more than five thousand dollars, as said treasurer shall decide and approve, conditioned that said broker shall make the returns and pay the taxes required by the provisions of this act.

Investment broker must have certificate of authority from state treasurer.

SEC. 8. Every such investment broker shall annually, within the first ten days of January, make a return to the comptroller of the state, under oath, showing the aggregate amount of all choses in action as defined in section six of this act, sold or negotiated by him in this state during the year preceeding the first day of said January, and which were se-

Return by investment broker.

Broker to pay  
tax when.

cured by mortgage on real estate situated in any other state or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And such broker shall annually, on or before the twentieth day of January, pay to the state a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated by him in this state during said year preceding the first day of said January, deducting therefrom the amount of said bonds which before the sale thereof by said broker had been made exempt from taxation under the provisions of this act; but said broker shall not be required to include in his said return, nor to pay any tax upon, any such choses in action which during said year he has sold while acting as an officer or agent of any corporation which has complied with the provisions of sections four and five of this act.

Payment of tax  
on chose in  
action by  
holder.

SEC. 9. Any person may take or send to the office of the treasurer of this state any bond, note, or other chose in action, and may pay to the state a tax of one per centum on the face amount thereof for five years, or at the option of such person for a greater or less number of years at the same rate, and the treasurer shall thereupon endorse upon said bond, note, or other chose in action, that the same is exempt from all taxation for the period of five years, or for such longer or shorter period as a proportionate tax therefor has been paid, which endorsement shall be duly dated and signed in the name and with the seal of the treasurer affixed. Said treasurer shall keep a record of such endorsements, with a description of such bonds, notes, or other choses in action, together with the name and address of the party presenting the same, and date of registration; and all bonds, notes, or other choses in action, so endorsed shall be exempt from all taxation in the state during the period for which said tax is so paid; and the treasurer may, under such limitations and conditions as he may deem proper, authorize any person or corporation in any city or town in this state to receive the tax and make the endorsement provided for in this section.

Record to be  
kept by  
treasurer.



SEC. 10. Any investment broker, who without being first authorized by the state treasurer as provided in this act shall sell or negotiate any such chose in action as is described in sections four and six, and which have not been previously made exempt from taxation as provided in section nine, shall be fined not more than two thousand dollars, or imprisoned in the county jail not more than one year, or both. And the sale or attempt to sell by any such investment broker of every single bond or other chose in action shall be a separate offense under this act. Penalty for violation of this act.

SEC. 11. The board of equalization shall meet at the treasurer's office at the capitol, annually, on the first secular day next succeeding the tenth day of January, at ten o'clock in the forenoon, to examine and correct the returns and valuations required by the provisions of this act, and to hear any party making such return in regard to such valuations; and said board may adjourn from time to time within eight days next succeeding the first day of said meeting; and if any person shall not make such return as prescribed, or shall make any erroneous return, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out upon the best information which they can obtain the statement required to be made and returned by such person; and a true copy of such statement as corrected or made out by said board shall be returned to each respective corporation or person; and the valuation, amount, and numbers contained in such statement shall be final, and the sums required by the provisions of this act shall be paid according to it. Duty of board of equalization

SEC. 12. Every person who shall fail to return to the comptroller any statement required to be returned, as prescribed in any of the preceding sections of this act, shall forfeit five hundred dollars to the state; and every corporation or person required by this act to make any payment to the state, who shall fail to make it within the time hereinbefore limited, shall forfeit to the state twice the amount required for such payment. Forfeiture for failure to make return.



Duty of  
assessors.

Form of  
statement.

SEC. 13. It shall be the duty of the assessors in every town to require all persons giving in tax lists to sign, date, and deliver to them a sworn statement upon said list of the following form: "I do hereby declare under oath that the foregoing list, according to the best of my knowledge, remembrance, and belief, is a true statement of all my property liable to taxation, and that I have included in said tax list all bonds, notes, and other evidences of indebtedness, except such as are by statute exempted from taxation or are endorsed by the state treasurer as not at present liable to taxation in Connecticut, and which are now owned by me or held by me in trust, or which I am required by law to put into my said tax list; and also all bonds, notes, or other evidences of indebtedness, and all shares of the capital stock of any corporation, the stock of which is taxable, which I have transferred as collateral security to any corporation. I also declare under oath that I have not conveyed or temporarily disposed of any estate for the purpose of evading the laws relating to the assessment and collection of taxes. Dated at this day of 18 ." Any person signing and delivering to the assessors a false statement of the foregoing form shall be guilty of the crime of perjury, and subject to the punishment by law provided for said crime. Any assessor failing to comply with the provisions of this section shall forfeit fifty dollars to any person suing therefor for each such act of neglect.

Penalties.

Repeal.

SEC. 14. Any provision of the law providing for different taxation or for an exemption from taxation and inconsistent herewith, whether contained in the general statutes or in the charter of any investment company incorporated by this state, is hereby repealed, and to that extent this act shall be an amendment to the charter of each of said companies; but it shall not be necessary for said companies, or any of them, to accept said amendment.

Approved, June 22, 1889.

[Public Acts of 1893, Senate Bill No. 228.]

## CHAPTER CCVII.

An Act amending an Act concerning Tax on Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

SECTION 1. Section eight of Chapter CCXLVIII of the public acts of 1889 is hereby amended to read as follows: Every such investment broker shall annually, within the month of January, make a return to the comptroller of the state, under oath, showing the aggregate amount of all choses in action as defined in section six of this act, sold or negotiated by him in this state during the year preceding the first day of said January, and which were secured by mortgage on real estate situated in any other state or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And such broker shall annually, on or before the twentieth day of February, pay to the state a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated by him in this state during said year preceding the first day of January, deducting therefrom the amount of said bonds which, before the sale thereof by said broker, had been made exempt from taxation under the provisions of this act; but said broker shall not be required to include in his return, nor to pay any tax upon, any such choses in action which during said year he has sold while acting as an officer or agent of any corporation which has complied with the provisions of sections four and five of this act.

Return by  
investment  
broker.

SEC. 2. Section nine of said chapter is hereby amended to read as follows: Any person may take or send to the office of the treasurer of this state, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, and may pay to the state a tax of one per centum on the face amount thereof for five years, or

Payment of taxes  
by owner of  
chose in  
action.

at the option of such person for a greater or less number of years at the same rate, and the treasurer shall thereupon endorse upon said bond, note, or other chose in action that the same is exempted from all taxation for the period of five years or for such longer or shorter period as a proportionate tax therefor has been paid, which endorsement shall be duly dated and signed in the name and with the seal of the treasurer affixed. Said treasurer shall keep a record of such endorsements, with a description of such bonds, notes, or other choses in action, together with the name and address of the party presenting the same, and date of registration; and all bonds, notes, or other choses in action so endorsed shall be exempt from all taxation in this state during the period for which said tax is so paid; and the treasurer may, under such limitations and conditions as he may deem proper, authorize any person or corporation in any city or town in this state to receive the tax and make the endorsement provided for in this section; or any person may send to the office of the treasurer an attested copy of, or a description of, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, in such form as the treasurer may prescribe, and may pay to the state treasurer a tax of one per centum on the face amount of any such bond, note, or chose in action, for five years, or at the option of such person for a greater or less number of years at the same rate; and the treasurer shall thereupon give such person paying such tax as aforesaid a receipt therefor describing such bond, note, or other chose in action, in such manner as shall in his judgment best identify the same, and certifying that the tax thereon at the aforesaid rate has been paid to the State for one or more years, as the case may be; and the bond, note, or other chose in action in said receipt described, shall thereupon become exempted from all taxation in this State for the period for which said tax has been paid as stated in said receipt, and the treasurer shall keep a record thereof as hereinbefore provided.

Duty of board  
of equalization.

SEC. 3. Section eleven of said chapter is hereby amended to read as follows: The board of equalization shall meet at the treasurer's office at the capitol, annually, on the first secular

day of February, at ten o'clock in the forenoon, to examine and correct the returns and valuations required by the provisions of this act, and to hear any party making such return in regard to such valuations; and said board may adjourn from time to time within eight days next succeeding the first day of said meeting; and if any person shall not make such return as prescribed, or shall make any erroneous return, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of such statement as corrected or made out by said board shall be returned to each respective corporation or person; and the valuation, amount, and numbers contained in such statement shall be final, and the sums required by the provisions of this act shall be paid according to it.

Approved, June 14, 1893.

{Public Acts of 1893, Senate Bill No. 197.}

#### CHAPTER CLXVII.

An Act concerning Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Section 1853 of the general statutes is hereby amended to Bank commis-  
read as follows: Every corporation heretofore or hereafter sioners to  
organized under the laws of this State, whether by special supervise  
charter or otherwise, which has power to and does sell or ne- investment  
gotiate its own choses in action, or sell, guarantee, or negoti- companies.  
ate the choses in action of other persons or corporations, as  
investments, or as a business, shall be under the supervision  
of the Bank Commissioners, and subject in that connection to  
all the laws relating to the examination and report of banks,  
savings banks, and trust companies. Said commissioners, in  
a separate annual report of these corporations to the governor,  
shall clearly describe the various classes of assets and liabilities  
of each and state any special provision which has been  
made for the payment of such liabilities.

Approved, June 1, 1893.

[Public Acts of 1893, Senate Bill No. 168.]

## CHAPTER CLXXXIII.

## An Act concerning Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Limitation of  
guaranty by  
investment  
company.

SECTION 1. No corporation or company doing business under section 1853 of the general statutes of this state shall guarantee, by endorsement or otherwise, debenture bonds secured by loans upon real estate, to an amount exceeding ten times the amount of the capital stock and surplus actually paid in, in cash, of said corporation or company.

Repeal.

SEC. 2. All acts or parts of acts inconsistent herewith are hereby repealed.

Immediate  
effect.

SEC. 3. This act shall take effect upon its passage.

Approved, June 6, 1893.

[Public Acts of 1893, House Bill No. 261.]

## CHAPTER CLX.

## An Act concerning Taxation of Joint Stock Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Taxation of  
joint stock  
investment  
companies.

The whole property of every joint stock corporation heretofore organized and existing under the laws of this state, and doing business as an investment company, shall be listed and liable to taxation in the town wherein it is located, in the same manner as the property of individuals; and the shares of its stock shall not be liable to taxation.

Approved, May 26, 1893.



[Public Acts of 1893, House Bill No. 355.]

## CHAPTER CLXXXIX.

## Concerning Taxation of Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Section 3916 of the general statutes shall not apply to the shares of the capital stock of any investment company organized under the joint stock laws of this state, in the assessment of taxes upon such company, and no taxes heretofore assessed upon the stock of such company, since 1889, under the provisions of said section and remaining unpaid, shall be collected; *provided*, a tax has been assessed upon the property of such company, and such tax actually paid to the town in which such company is located.

Stock in joint stock investment company, when not taxed.

Approved, June 6, 1893.

[Public Acts of 1895, Substitute for House Bill No. 442.]

## CHAPTER CCI.

## An Act concerning Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

SECTION 1. Chapter CLXVII of the public acts of 1893 is hereby amended by striking out the words "a separate" in the tenth line thereof and substituting therefor the word "an."

Report by bank commissioners as to investment companies.

SEC. 2. Sections 1854, 1855, 1856, and 1857 of the general statutes are hereby repealed.

Repeal of act passed in 1887.

SEC. 3. This act shall take effect from its passage.

Approved, June 22, 1895.

[Public Acts of 1895, Senate Bill No. 176.]

## CHAPTER CCXLVIII.

An Act amending an Act imposing a tax on Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Duty of  
Assessors.

Form of state-  
ment.

Section thirteen of Chapter CCXLVIII of the public acts of 1889 is hereby amended to read as follows : It shall be the duty of the assessors in every town to require all persons giving in tax lists to sign, date, and deliver to them a sworn statement upon said list of the following form : I do hereby declare under oath that the foregoing list, according to the best of my knowledge, remembrance, and belief, is a true statement of all my property liable to taxation, and that I have included in said tax list all bonds, notes, and other evidences of indebtedness, except such as are by statute exempted from taxation or are endorsed by the state treasurer as not, on the first day of October of this year, liable to taxation in Connecticut, and which are now owned by me or held by me in trust, or which I am required by law to put into my said tax list ; and also all bonds, notes, or other evidences of indebtedness, and all shares of the capital stock of any corporation, the stock of which is taxable, which I have transferred as collateral security to any corporation. I also declare under oath that I have not conveyed or temporarily disposed of any estate for the purpose of evading the laws relating to the assessment and collection of taxes. Dated at this day of 18 . Any person signing and delivering to the assessors a false statement of the foregoing form shall be guilty of the crime of perjury, and subject to the punishment by law provided for said crime. Any assessor failing to comply with the provisions of this section shall forfeit fifty dollars to any person suing therefor for each such act of neglect.

Penalties.

Approved, June 29, 1895.

[Public Acts of 1895, Substitute for House Bill No. 124.]

## CHAPTER CCXXXVII.

An Act relating to Domestic Building and Loan Associations.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

SECTION 1. A corporation for the purpose of accumulating the savings of its members, and loaning the same to its members, shall be known in this act as a building and loan association. Associations organized under the laws of this State shall be known as "domestic" associations, and those organized under the laws of other States or territories as "foreign" associations. Such associations may be organized and conducted under the general laws of Connecticut relating to corporations, except as otherwise provided in this act.

Building and  
Loan Associa-  
tions defined.

SEC. 2. Such corporations which may hereafter be organized shall have power to issue shares of stock of an ultimate paid-up value of two hundred dollars each, to be accumulated by monthly or weekly installments aggregating one dollar per share per month, on such terms and conditions as their constitutions and by-laws may provide, but such accumulated capital shall not exceed one million dollars, and no member shall be entitled to vote on more than one share in any such corporation; to collect from members such fees, dues, fines, interest, and premiums on loans made, as may be provided for in their constitution and by-laws, but such fees, dues, fines, or premiums shall not be deemed usury, although in excess of the legal rate of interest, and such fines for default shall be two cents for each dollar in arrears each month, no fine to be charged on fines, and no fines to be charged for more than six months in succession at one time; to permit members to withdraw all or part of their

Powers of such  
corporations.

stock deposits at such times and upon such terms as the constitution and by-laws may provide; any member, however, whose stock has matured, shall be entitled to receive interest at the rate of six per centum per annum from the date of maturity until paid; *provided*, that at no time shall more than one-half of the funds in the treasury of a corporation be applicable to the payment of matured stock, without the consent of the directors; to issue stock in the name of a minor, subject to the control of the parent or guardian of such minor; to acquire, hold, encumber, and convey such real estate and personal property as may be necessary for the transaction of its business or necessary to enforce or protect its securities; to borrow money, not exceeding ten per centum of the assets, and issue its evidences of indebtedness therefor, but no money shall be borrowed for a longer term than one year; to loan a surplus for which there is no demand for loans to members, withdrawing shareholders or matured stock, to any other building and loan association incorporated under the laws of Connecticut; to make loans to members on first mortgage real estate security situated in Connecticut, or on its own stock, on such terms and conditions as may be provided in the constitution and by-laws; to cancel such loans and release the securities on such terms as may be provided in the constitution and by-laws; to accumulate from the earnings a reserve fund, as hereafter provided for, for the payment of contingent losses; to make such annual, or more frequent distribution of the earnings as the constitution and by-laws may provide; to dissolve the corporation when its continuance shall be deemed by a majority vote of its members to be no longer desirable, subject, however, to the vested rights of members; to provide by constitution and by-laws, adopted by its members, for the proper exercise of the powers herein granted, and the conduct and management of its affairs.

Funds to be deposited in bank or trust company.

SEC. 3. The treasurer of any such corporation shall deposit its funds in a bank or banks or trust company, in the name of such corporation; such funds shall then be withdrawn only by check, signed by the president and treasurer,

or such other officers as the board of directors may designate. The treasurer's bank book shall be open to the inspection of any director at any proper time. All officers of such corporations who have charge or possession of money, securities, or property, shall give bonds to the satisfaction of the board of directors before entering upon their duties, for the faithful performance of the same, and the safe keeping and proper application of all moneys and property coming into their hands. All such officers of such corporations, on being re-elected to office, shall renew their bonds, and the bonds may be increased or additional securities required at any time by the board of directors. Directors shall not be eligible as bondsmen and shall be individually liable for any loss to members caused by their neglect to require the execution and filing of the bonds required by the provisions of this section.

SEC. 4. The amount to be set aside to the fund for contingent losses shall be determined by the board of directors, but at least one per centum of the net earnings shall be set aside each year to such fund until it reaches at least five per centum of the dues capital. All losses shall be paid out of such fund until the same is exhausted, and whenever the amount in said fund falls below five per centum of the dues capital as aforesaid, it shall be replenished by appropriations of at least one per centum of the annual net earnings, as hereinbefore provided, until it again reaches said amount. All balance of losses, after the amount in the reserve fund has been exhausted, shall be assessed on the members, at the same time and in the same manner as earnings are apportioned. A balance in the treasury of any such corporation or association, for which there is no immediate call or demand, may be invested by the directors in any of the securities named in section 1800 of the general statutes.

SEC. 5. The directors may, at their discretion, retire the unpledged shares of any series at any time after four years from date of their issue, by enforcing the withdrawal of the same; *provided*, that, whenever under the provisions of this section the withdrawal of shares is to be enforced, the shares

Fund to be set aside for contingent losses.

Investments.

Unpledged shares may be retired.



to be retired shall be determined by lot; and the holders thereof shall be paid the full value of their shares, less a proportionate part of any unadjusted loss; *provided, also*, that shares pledged for share loans shall be treated as unpledged shares.

Bank commissioners to examine and report.

SEC. 6. The bank commissioners shall perform, in reference to every such association or corporation now existing, or hereafter organized under the laws of this State, the same duties, and shall have the same powers as are required of or given to them in reference to banks, savings banks, and trust companies, and shall annually make report to the governor of such facts and statements respecting such corporations or associations, and in such form as they deem that the public interest requires. Every officer of such corporation or association shall answer truly all the inquiries made, and shall make all returns required by the bank commissioners. Such corporations or associations shall, with the several banks, savings banks, and trust companies of the State, pay their *pro rata* share of the salaries and expenses of the bank commissioners, to be apportioned among them by the comptroller, in proportion to the aggregate amount of the accumulated assets of each, as provided in Section 1832 of the general statutes and in Chapter CXC of the public acts of 1893.

*Pro rata* share of salaries and expenses of bank commissioners.

Acceptance of this act by associations.

SEC. 7. Any domestic building and loan association doing business in this State, at the time of the passage of this act, may, by a majority vote of its members present at any meeting legally warned for the purpose, accept the provisions of this act, except the provisions contained in section six, which section shall apply to all such associations heretofore or hereafter organized.

SEC. 8. This act shall take effect from its passage.

Approved, June 26, 1895.

[Public Acts of 1895. Senate Bill No. 155.]

## CHAPTER CLXXIV.

An Act relating to Foreign Building and Loan Associations.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

SECTION 1. No foreign or non-resident building and loan association shall do business in this State until it shall have complied with the following provisions and received a license from the bank commissioners, as provided in this act. 1. It shall file with the bank commissioners a certified copy of its charter, together with its constitution and by-laws showing its manner of doing business. 2. It shall file a copy of a resolution of its board of directors, appointing the bank commissioners its agents, upon whom writs may be served, stipulating and agreeing that if any legal process affecting such association be served upon the bank commissioners and a copy thereof be mailed, postage paid, by said commissioners to said association, addressed to the home office, then such service and mailing of process shall have the same effect as a personal service on such association in this State. 3. It shall file with the bank commissioners, on or before the first day of March in each year, a statement of its business standing and financial condition on the preceding thirty-first day of December, signed and sworn to by its president and secretary, or by three directors, before some notary public. 4. It shall pay to the bank commissioners, for the purpose of paying the expenses of filing papers, as heretofore provided, and for compensation for making examinations, annual fees as follows: For the first one hundred thousand dollars or less of assets, a fee of fifty dollars, and for each additional one hundred thousand dollars of assets or major portion thereof, an additional fee of five dollars; but in no event shall such compensation exceed one hundred dollars per year; and such association shall also pay the actual expenses of the bank commissioners while making such examination.

License of foreign building and loan associations.

Bank commissioners must be agents for service of process upon.

Annual statement.

Fees.

Duty of bank  
commissioners.

SEC. 2. It shall be the duty of the bank commissioners to receive and file the papers herein required, and thoroughly to examine the annual reports submitted by foreign and non-resident building and loan associations. If the bank commissioners become satisfied, after an examination, that an association desiring to do business in this State is solvent and conducting its business according to law, they shall issue a license to such association for a period of one year; *provided*, that such association has complied with the provisions of this act; but, if it be found insolvent, or [is] being illegally conducted, the commissioners shall refuse to issue the license. Should the bank commissioners refuse to grant a license to any association applying therefor that has complied with the provisions of this act, such association may appeal to the superior court for Hartford county, which shall have jurisdiction in the premises.

Appeal upon  
refusal of bank  
commissioners  
to grant license.

Injunction  
against licensed  
association.

SEC. 3. The bank commissioners shall make an annual examination of the securities, records, books, and accounts of every foreign or non-resident building and loan association doing business in this State, and file a report of such examination in their office. If it shall appear to the bank commissioners that any such association licensed to do business in this State has violated its charter, or is conducting its business in an unsafe and unauthorized way, they shall, by an order under their hand and official seal, addressed to such association, direct a discontinuance of such illegal and unsafe practice; and, whenever it shall appear to the bank commissioners that it is unsafe and inexpedient for such association to continue business in this State, they may apply to any court or judge having jurisdiction for an injunction restraining such association from doing business in this State; and such court or judge shall have the power, according to the usual course of proceedings in equity, to grant or refuse to grant said injunction; *provided*, such association is given reasonable notice of such proceedings.

Limitation for  
time for com-  
plying with this  
act.

SEC. 4. All such foreign or non-resident associations doing business in this State at time of the passage of this act shall comply with its requirements within sixty days from

the date of its passage; but such associations may continue to do business in this State without a license until the bank commissioners have made the examination provided for in this act.

SEC. 5. Every person or corporation violating any provision of this act shall be fined not less than one hundred dollars nor more than one thousand dollars. Penalty.

SEC. 6. This act shall take effect from its passage.

Approved, June 1, 1895.

[Substitute for House Bill No. 559.]

## CHAPTER CLXXVIII.

### An Act Providing for a Commissioner on Building and Loan Associations.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. The governor shall, every two years after the passage of this act, commencing in 1897, nominate, and, with the advice and consent of the senate, appoint some suitable person who shall not be a director, officer, or agent of any building and loan association, to be a commissioner on building and loan associations, who shall, unless sooner removed by the governor for cause, hold his office for two years from the first day of July following his appointment. Vacancies may be filled by the governor until the next regular session of the general assembly, when they shall be filled by the governor, with the advice and consent of the senate. Appointment of commissioner on building and loan associations. Governor may fill vacancies

SEC. 2. It shall be the duty of said commissioner to visit and examine annually or oftener every domestic and foreign building and loan association and mortgage investment company transacting business in this state, and the powers and duties of the commissioner in relation to such building and loan associations and mortgage investment companies, foreign or domestic, shall be the same as are now granted and im- Duties.

posed by law to and on the bank commissioners; and the statutes of this state prescribing the duties and powers of the bank commissioners, in relation to building and loan associations and mortgage investment companies, are hereby amended by inserting the words "commissioner on building and loan associations" in place of the words "bank commissioner," wherever they occur.

SEC. 3. The salary of said commissioner shall be twenty-five hundred dollars annually, and he shall be allowed his expenses, not to exceed five hundred dollars annually, in addition thereto. The comptroller shall apportion the salary and expenses of said commissioner among the foreign and domestic building and loan associations and mortgage investment companies doing business in this State, in proportion to the aggregate amount of the assets of each of the building and loan associations, according to their average, as nearly as can be ascertained, for the year preceding, and in proportion to the aggregate amount of the capital stock and surplus of each mortgage investment company; but the amount assessed against any domestic association or company shall not exceed an amount equal to one-eightieth of one per centum of the said assets, and he shall notify each by mail of the amount apportioned to it, and it shall pay the same to the State within twenty days from the time of mailing such notice; and any institution which shall not pay the same within said time shall forfeit two hundred dollars, together with the amount so apportioned, to the State.

Salary and  
expenses.  
How paid.

Forfeiture.

Foreign asso-  
ciations to pay  
actual expenses.

SEC. 4. Each foreign association or company shall also pay the actual expenses of said commissioner while making such examination.

SEC. 5. All acts or parts of acts inconsistent herewith are hereby repealed.

SEC. 6. This act shall take effect from its passage.

Approved, May 25, 1897.



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